

INETCO INSIDER

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But I've already got ATM monitoring

Discover why managing technology at the component level is not enough

ATM monitoring has been around for as many years as ATMs. However, simple proprietary systems that do little more than tell the owner which ATMs are functioning, fail to provide the most important information.

As a result, many institutions lack visibility into their customers' true experience. And as customer dependency on the ATM grows, the challenge to achieve excellence becomes even greater. Yet, so does the potential for reward; institutions able to deploy a more sophisticated approach will differentiate themselves from their competitors as well as pave the way for improvements in uptime and operational efficiency.

Basically, there are three types of availability that need to be assessed to move from a restricted component focus to a holistic business transaction focus. This shift in perspective is essential to efficiently plan and solve problems.

These three types are:

- **Hardware availability:** The machine is there and powered up
- **Cardholder availability:** It accepts the card and the screens work
- **Authorization availability:** All the moving parts operate properly to get the transaction to the issuer and back

In order to achieve a true and accurate picture of how the ATM hardware, software and network are performing, banks need to manage the experience from all three perspectives. While most institutions have the first two views covered, the third component is vital to ensure a transaction is successful -- and if not, to understand why.

Why is authorization availability so important?

Take the following example:

A customer with a foreign card walks up to an ATM and chooses to withdraw \$100. The transaction is declined and the customer walks away, along with the healthy surcharge revenue you would have earned off the transaction. Imagine this happens multiple times over a 12-hour period, every time a card from a set of foreign issuers is used at every ATM in a region...

Most hardware availability and cardholder availability systems aren't designed to spot this kind of problem. It's only when you see the transaction reports a day or a two later that you realize how big an issue you had (and how much surcharge revenue you lost). While your existing systems reported more than 99% availability, the actual end-to-end availability was much lower. In fact, it was zero for any customer holding a card from certain foreign issuers. Monitoring authorization availability is the only way to tell whether a customer was ultimately "successful" in using your ATM.

>> A view into authorization availability is the quickest way to see that this alert, triggered by too many transaction failing from ATMs, is resulting from a problem with the processing partner (PULSE) not the ATM. While the problem is felt by the ATM, this screenshot shows exactly where the problem is and allows the organization to deploy the correct resources quickly. In this case, they can contact the processing partner and inform them of the problem; therefore, not wasting time and resources by having their own people working on a problem that is not their responsibility.

Shifting from reactive to proactive

When systems became distributed, and mergers and acquisitions resulted in a culmination of legacy hardware, a new level of complexity entered the picture. Most users inherited multiple monitoring tools, and an inherently fragmented view of ATM performance. The data currently collected at ATMs typically lacks consistency, isn't available in real-time, and requires manual effort to stitch together a complete picture. This forces many ATM management teams into a reactive mode, creating long delays in identifying and isolating problems, and decreasing the overall efficiency of one of your most cost-effective customer service channels.,

A focus on authorization availability is the key to shifting from a reactive to a proactive management style and overcoming the challenges with too much data. Only when you can see, in real-time, the actual end-to-end authorization results, will you no longer be overwhelmed by putting out fires and chasing problems. The possibility to reduce finger pointing by rapidly drilling down into problems and deploying the correct resources to resolve a problem is where the true value rests. Monitoring an ATM fleet with specialized software enables users to identify problems as soon as they arise, and ideally even earlier, and devise a quick resolution plan. This results in lower revenue loss and greater overall ATM availability.

The right solution will provide the following vital information:

- Exactly where a transaction was getting held up
- The real-time health of all transactions
- The impact on all critical business functions
- The usage patterns and performance of all ATMs
- Alerting on any anomalies

When the exact nature of the defect is known, engineer time is not wasted and the ATM is repaired more quickly, often before a critical event occurs.

Getting out of reactive mode also promises an opportunity to have IT viewed as creating value for a business. If you could view your transaction environment from all perspectives, the information could be used throughout the bank's operations to:

- Increase overall network uptime
- Manage third party service relationships better
- Make informed purchasing decisions at ATM software and hardware
- Strengthen business and IT relationships with reporting transparency
- Improve change management processes

The hidden value of BTM

Reporting is a critical requirement to managing modern ATM fleets. Unfortunately, current reporting is fixed and incomplete and ad hoc report requests are often tied up in long IT queues. Having consolidated, timely, easily accessible transaction information, will simplify and speed up ATM reporting functions. Business Transaction Management software like INETCO Insight can help.

A view of the transaction availability, regardless of terminal manufacturer, software, switch, or transaction type, allows your IT department to create reports based on more complete information in a matter of a few clicks using standard reporting software. This ensures every member of your ATM team can get the right information, at the right time, to effectively manage your ATM business.

5 must haves of Business Transaction Management solution

In order to achieve the aforementioned benefits of business transaction management , the solution must have the following characteristics:

1. Sit out of band, be non-invasive and platform-independent
2. Rapidly implementation without invasive instrumentation
3. Monitor and alert on all components across all platforms that a transaction touches
4. Drill down into all hops of a transaction providing a complete transaction overview
5. Analyze and present information in actionable, intuitive dashboards and reports

The right business transaction management solution will fill a critical gap in your approach to ATM management by providing authorization availability information. This information will allow you to improve the overall availability of your ATM fleet and increase the efficiency of your operations.

 INETCO Systems Limited creates business transaction management and communications gateway solutions for payment networks and EFT application performance management. The Company's core technology, INETCO Insight, helps you discover and isolate POS, ATM and card processing performance problems faster while reducing fixed operational costs associated with support, communications and infrastructure. A recognized technology leader in the TCP/IP payment transactions space, INETCO products are currently deployed within financial, retail, and telecommunications IT environments in over 50 countries. INETCO is based in Vancouver, British Columbia. www.inetco.com

INETCO Systems Ltd. | #258 – 4664 Lougheed Highway | Burnaby, BC | Canada V5C 5T5 | T 604.451.1567 | F 604.451.1565 | sales@inetco.com | www.inetco.com

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