

Financial Transaction Processor

Clients Count on Stratus

Managing real-time payment transactions over flexible ATM networks with INETCO™ solutions

Business situation

For a Fortune 500 company that processes billions of ATM transactions for financial institutions each year, the integrity and responsiveness of its end-to-end processing solutions are critical to success. Hundreds of financial institutions across the U.S. rely on the company to ensure transaction authorizations are processed quickly and accurately and that any processing anomalies, whether due to malicious intent or other cause, are detected and resolved in a timely manner.

Standard network and application monitoring tools proved to be inadequate for overseeing the performance of the company's real-time ATM transaction authorization processes. Service-impacting issues, such as excessive authorization denials, network latencies and out-of-service ATMs, often went undetected by the company — until its customers called to report the problems. Potential points of failure, security breaches, and suspicious transaction activity had become more difficult to pinpoint, increasing the risk of downtime and fraud losses.

Quick Facts

Sold and Supported by Stratus

Solution profile

- Provides cross-tier transaction flow visibility into internal, third-party supplier and telco networks
- A one-stop, correlated view of network and application messages and timing details for every transaction
- Business transaction management designed specifically for POS/ATM/card processing application environments
- Easy, out of band deployment: passive network monitor, without agents or disruption to the mission-critical transaction environment
- Issues real-time alerts upon detection of unusual activity
- Converts legacy protocols to TCP/IP, extending the life of legacy ATMs
- Operates continuously 24/7/365

Products

- INETCO Insight™
- INETCO BankLink™
- Stratus® ftServer® system (Windows)
- Stratus V Series systems (VOS)

Services

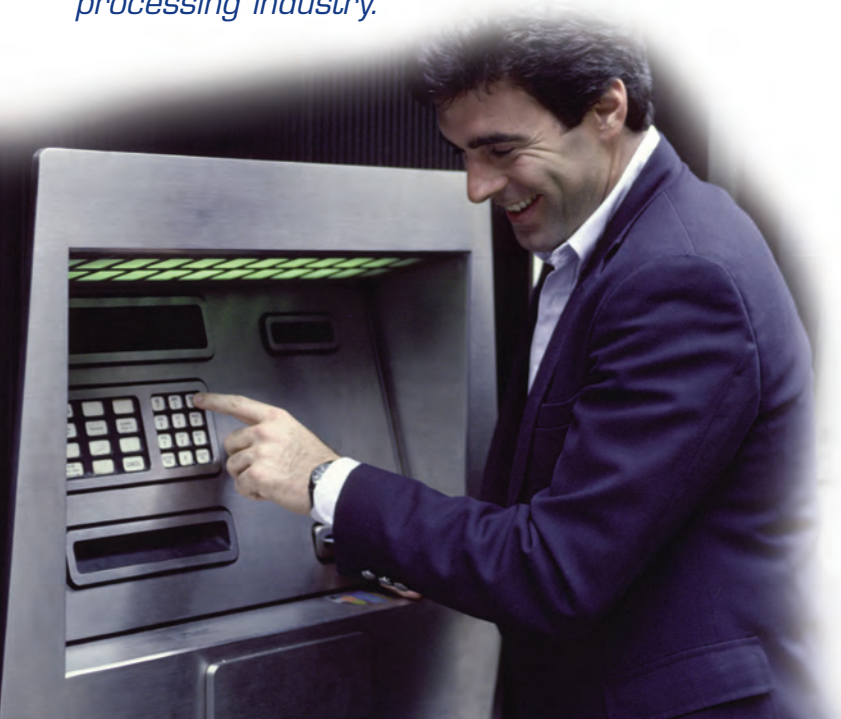
- Ongoing technical support from Stratus and INETCO

INETCO software solutions running on continuously available Stratus servers have substantially strengthened the company's competitive position in the ATM transaction processing industry.

Heavy reliance on performance data provided by internal programming teams, third-party providers, and end customer complaints resulted in costly, support-intensive problem resolution processes. Incomplete customer transactions also translated into a loss of ATM revenues and declining customer satisfaction levels.

The company needed a business transaction management solution that would reduce the risk of downtime and decrease support costs. The ideal solution would provide real-time visibility into every transaction flow and how each one maps to the underlying IT infrastructure — speeding up root-cause analysis, performance monitoring, and reporting processes. In addition, the company also needed to reduce costs and increase transaction speed by updating its communications infrastructure, which included a server and a front-end processor dedicated to supporting legacy polled asynchronous protocol ATMs. Its objective was to consolidate onto a single server solution while maintaining the ability to communicate with all ATMs deployed by its diverse client base.

Count On Stratus™



Business objectives

The company defined a set of business goals designed to improve transaction processing performance without disrupting ongoing operations:

- Decrease support costs through streamlined troubleshooting processes and faster isolation of slowdowns, outages and anomalies
- Ensure continuous data capture and analysis of cross-tier transaction flow
- Alert network operations staff immediately upon detection of anomalous transaction activity
- Reduce the risk of downtime and maintain continuous transaction processing with no interruption
- Optimize transaction processing infrastructure without impacting business processes
- Accommodate all protocols used by the client base for ATM applications

Business solution

Recognizing the need for “always-on” solutions geared specifically for real-time financial transactions, the company selected software from INETCO Systems Limited coupled with fault-tolerant Stratus ftServer systems. INETCO products, sold by Stratus Technologies, help companies discover and isolate POS, ATM and card processing performance problems faster while reducing costs associated with infrastructure and service support.

For real-time monitoring and alerting of its ATM transaction flows, the company chose INETCO Insight™, a business transaction management solution. INETCO Insight provides exceptional cross-tier visibility into every financial transaction flow as it moves across both internal and third-party service provider networks and applications. This enables support staff to examine all critical transaction messages and event data

originating from multiple sources, including ATM/POS applications, regional and telecommunications networks, processor gateways, acquirers and issuers.

“INETCO Insight’s real-time monitoring and threshold alerting capabilities make our network operations and ATM support teams immediately aware of when denial thresholds are reaching an unacceptable level, and enable us to proactively isolate the failure point, prior to any customer service disruptions.”

Director of EFT Technology

INETCO Insight captures real-time transaction information, decodes and correlates transaction data, performs statistical processing and forwards the results for transaction analysis. Business intelligence rules — designed specifically for the payments process — are applied and alerts are issued upon detection of unusual transaction activity.

A real-time dashboard display of network activity provides graphical views of overall transaction rate, duration, key ratios and concurrency via a Web-based interface. Drill-down capabilities enable support staff to view metrics by location, card type, network, third-party service provider, application or customer. Granular information about the time, location and performance of each financial transaction is also captured and stored in historical transaction summary logs for service incident management reports, baselining, trending and analysis.

INETCO Insight’s real-time, web-based dashboard interface

Categorizing transactions by ATM application, card-type, network, or branch location improves the management of each customer’s unique processing environment.



The INETCO Insight solution operates outside the transaction path, independent of the application platform. The software interrogates traffic without adding overhead on the transaction path itself, and requires no changes to existing host, server platform or financial applications. Transactions are captured in real time, without interruption or delay. Expansive libraries of modular transaction decode tables make it easy to monitor all TCP/IP-based and XML-based financial transaction types with minimal customization required.

Stratus ftServer systems deliver industry-leading uptime that exceeds 99.999% for Microsoft Windows Server environments and are easy to install and maintain.

To ensure the continuous operation of the solution, the company chose to run INETCO Insight on a Stratus ftServer system. Designed to prevent failures, Stratus ftServer systems deliver industry-leading uptime that exceeds 99.999% for Microsoft® Windows Server® environments and are easy to install and maintain. INETCO Insight's point-to-point SSL encryption aligns with PCI compliance guidelines and removes any security risk associated with deployment of a new product within the payments environment.

The company also consolidated its transaction processing systems onto a Stratus V Series system, due to its unmatched uptime capabilities in high-volume application environments. INETCO BankLink™ communications gateway software running on the Stratus server provides the protocol conversion necessary to integrate the updated system with diverse client ATMs. By converting legacy protocols, such as SNA/SDLC,

X.25 and 3270 BSC, to TCP/IP, BankLink enables companies to reduce operating costs and leverage enhanced functionality while extending the life of existing ATMs and other payment terminals.

Business impact

Within a few hours, the INETCO Insight solution had been installed and support staff had begun monitoring transactions across multiple tiers of the company's IT environment. Using INETCO Insight's correlated views of application and network details along with drill-down capabilities, operations personnel are able to reduce the risk of downtime and fraud losses by detecting unusual transaction activity in real time. Operational staff and support costs have been reduced through streamlined troubleshooting processes. Mean time to repair has improved by 50 percent.

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In many cases, the operations team has avoided the cost of additional in-house programming to reach resolution — a procedure it had routinely followed when the source of a problem was unknown. Infrastructure upgrades, such as the ftServer system, have also helped optimize the company's transaction environments. Most importantly, the company is now able to detect and resolve ATM network issues before they impact customer service.

INETCO Insight's historical transaction logs

Advanced data correlation capabilities combine granular network, application, transaction messages and timing information into one view for faster troubleshooting and streamlined ticket routing processes.



The BankLink solution enabled the company to consolidate operations onto a single fault-tolerant Stratus server without disrupting critical business transactions. Elimination of the front-end processor produced a savings of over \$6000 per month in maintenance costs alone.

BankLink enables the company to continue processing transactions from legacy ATMs while benefiting from the enhanced performance of the ftServer system. As an added benefit, the company's potential market base has broadened to include clients using other legacy protocols also handled by BankLink.

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INETCO software solutions running on continuously available Stratus servers have substantially strengthened the company's competitive position in the ATM transaction processing industry. Through proactive problem resolution, reduced operating costs, efficient transaction processing and guaranteed uptime performance, the company is well-positioned to deliver superior customer service, expand its client base and augment its ATM revenue stream.

About Stratus Technologies

Stratus Technologies focuses exclusively on helping its customers keep critical business operations online without interruption. Business continuity requires resiliency and superior availability throughout the IT infrastructure, including virtual environments. Stratus delivers a range of solutions that includes software-based high availability, fault-tolerant servers, availability consulting and assessment, and remote systems management services. Based on nearly three decades of expertise in product and services technology for total availability, Stratus is a trusted solutions provider to customers in manufacturing, health care, financial services, public safety, transportation & logistics, and other industries. For more information, visit www.stratus.com.

About INETCO Systems Limited

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. For more information, visit www.inetco.com.

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