



COMPLETE. POWERFUL. ADAPTABLE.

Operational risk should not inhibit the growth of your payment processing environment. Successfully roll out new financial services and proactively anticipate application performance issues in ever-changing payment processing environments.

A Strategic Imperative

Payment processing environments continue to grow and evolve as new financial products and services are added, mergers and acquisitions tie more components together and legacy infrastructure is replaced.

The ability to change rapidly and continuously is becoming a strategic imperative for successful payment processors. Unfortunately, monitoring technologies and management practices haven't kept pace. As a result, the business transaction information you rely on is scattered, stale and difficult – even impossible – to access. This insidious problem clouds decision making, slows your ability to respond, forces you to work with incomplete data and, ultimately, increases your organization's operational risk.

Get Ready to Embrace Change

Stop relying on the time-consuming and labour-intensive practice of piecing together data collected from multiple sources to understand transaction flow. Having a consolidated view into network-, application- and transaction-level messages and timings across multiple tiers is the first crucial step to achieving a holistic approach. Having all that information automatically correlated and displayed in a meaningful manner for IT, customer service and line of business owners is the only way to proactively gain control over this volatile environment.

This is what INETCO Insight™ delivers.

The only light-weight business transaction management solution designed specifically for payment processing environments, **INETCO Insight** provides complete visibility into a wide range of Automated Teller Machine and Point-of-Sale transactions without involving large amounts of staffing or computing resources. All of the data you need, including response times, network and application delays, and transaction status is instantly available and can be segmented by virtually any dimension, including customer, transaction type, and geography.

Interactive dashboards, highly configurable real-time alerts, enhanced query capabilities, and a comprehensive offline database reporting system makes it easy to navigate high-volume transaction environments and transform all this data into valuable information to reduce risk of service disruption and isolate the information you need to meet your specific business needs.

Discover the difference it can make for you.

New approach to financial transaction monitoring and management improves:

- + Transaction reporting and inquiry costs
- + First Call Resolution rates and Mean Time to Repair rates
- + Support call volumes
- + Personnel efficiency, resource allocation and overtime hours
- + Customer and third-party service provider dispute resolutions
- + Fraud and security breach risks
- + Service impairment
- + Transaction volume analysis
- + Managing supplier costs
- + Overall infrastructure and communication costs
- + Seamless roll-out of new financial services and technologies
- + Efficient navigation of high-volume payment transaction data

“We couldn’t have joined the Interac network unless we could prove we were able to monitor transactions as per its regulatory guideline. INETCO Insight gave us the quickest and most secure solution. But the INETCO tool surprised us how it also contributed toward our whole strategy in a positive way. We are already expanding its capabilities into our other online channels.”

[Fred Cook, CIO, NSCU]

INETCO Insight makes it **easier** to perform the following tasks

- + **Transaction Performance Management**
Quickly navigate through high volumes of payment transaction data to isolate intermittent problems and anomalies that are affecting transaction rates, duration, and end customer experience
- + **Mergers and Acquisitions**
Confidently manage ever-changing, complex payment environments with multiple switching platforms, authorization gateways and payment channels - all in one, consolidated view
- + **POS, ATM and Debit Card Fraud Prevention**
Configure real-time alerts that capture transaction anomalies and ISO transaction response codes associated with fraud. Provide a historical log of granular, correlated transaction data for every payment transaction to quickly query and investigate potential fraud and security breaches
- + **New Service and Technology Roll-outs**
Limit the operational risk associated with the roll-out of new financial services, application, or infrastructure upgrades by verifying the impact of these changes on transaction performance
- + **Service Level Agreement Management**
Monitor the performance of partners and third party service providers
- + **Application and Network Capacity Planning**
Understand usage patterns across your network to identify chokepoints and prioritize infrastructure investments
- + **Quick Network Health Check**
Customize your dashboard information display for a “first resort” view of network and application performance
- + **Proactive Application Performance Monitoring**
Receive Events and Alerts in real-time and recognize issues before your customer does
- + **Troubleshooting**
Analyze transaction flow at the application, transport and network layers to speed up problem diagnosis
- + **Customer Inquiries**
Equip customer service agents with up-to-the-second status information for each customer and service you provide

Let INETCO Insight do the Heavy Lifting

Finally, a business transaction management solution that is as intelligent, thorough and dependable as you are. But way faster.

In seconds, **INETCO Insight** provides everything you need to proactively monitor and manage all your financial transaction paths without using multiple tools or extra manpower.

Designed to be application agnostic, **INETCO Insight** can be configured to monitor and decode, in real-time, hundreds of different transaction protocols as they travel across increasingly complex enterprise network IT infrastructures.

This new approach will help guarantee the performance of business critical processes, payment revenue streams, and the online customer experience while freeing up engineering cycles to focus on other tasks aimed at driving revenue and building customer retention.

The Best of Both Worlds

INETCO Insight’s passive, network-based deployment means no risk of service disruption and no extra traffic load to the payment switch. This powerful software captures transactions across multiple tiers in your environment, even if these tiers reside in 3rd party environments, so you can construct a seamless picture of end-user experience and see precisely where transactions slow down or fail. **INETCO Insight’s** application and network-level transaction correlation also provides a consolidated, “one view” window into the performance of multiple payment processing applications, networks and switches. Capture the complete information that customer service, IT and line of business users need to manage their payment processing environment, while saving hours of manual efforts, fragile scripts and costly inquiry requests.

How INETCO Insight works

INETCO Insight provides out-of-the-box support for a range of financial transaction types using standard financial industry protocols such as ISO 8583 and Visa 2. An application-agnostic platform, **INETCO Insight** can be configured to monitor custom transaction types, including those using HTTP or XML-based protocols. The **INETCO Insight** architecture is made up of three major components:

Event Collectors – monitor data activity

Event Processor – decode and analyze transactions

Web Server and Client – dashboard view of network activity

Transaction information is captured through **INETCO Insight** Event Collectors that “listen” to mirrored network traffic from a SPAN or TAP port on a managed ethernet switch. These Collectors forward monitored transaction information to the **INETCO Insight** Event Processor. The Event Processor correlates the transaction information, performs statistical processing, and then outputs information three ways:

1. through real-time alerts (e-mail or syslog),
2. to the **INETCO Insight** Web Server for interactive display, and
3. into standard databases for offline reporting and analysis.

The **INETCO Insight** architecture adapts easily to change in your environment and provides visibility into 3rd party environments. It uses a mirrored port on a managed Ethernet switch to access network data-flow into and out of your core transaction application. No agents need to be installed and no code needs to change in your application.



INETCO Insight Web-Based Dashboard Interface

A real-time visual display of overall transaction rate, duration, ratios and concurrency.

INETCO Insight captures real-time critical information

- + Transaction type
- + The terminal ID of the ATM/POS device
- + The PAN of the card
- + Transaction throughput
- + Speed and failure rates specific to each of your key initiatives
- + 1000+ distinct statistics available for export to database and reporting systems
- + Rate of good/bad transactions
- + Rate of approved, declined, failed, and unsupported transactions
- + Rate of closes
- + Reversals
- + Management transactions
- + Duration of good/bad transactions
- + Transaction volume ratio
- + Concurrent transactions

“The first thing I do when I come to work is grab my morning coffee and log onto INETCO Insight®. My customized screen view gives me an instant snapshot of all transaction delays occurring with client banks and merchant customers, across our entire transaction processing environment. I can now direct resources towards fixing identified network and application issues instead of spending days trying to manually pull information together.”

[Mark Wingrave, Card And Mobile Payments, Travelex]



Insight[®]

Managing Change Has Never Been So Easy.

FEATURES

BENEFITS

COMPLETE



COMPLETE capture and correlation of every payment transaction



Multi-link transaction assembly that enables users to construct a seamless picture of end-user experience and complete payment transaction flow, even across third party services and networks

Application and network-level transaction correlation for a consolidated, “one view” window of all transactions running across various payment processing applications, networks and switches

Standard set of reports including transaction analysis and application performance reports for IT and customer service; incident reports for line of business executives

POWERFUL



POWERFUL payment transaction visibility



Real-time, continuous monitoring of hundreds of transactions per second for speedy identification of payment transaction slowdowns, capacity issues, failures or anomalies

Enhanced event-based alerting capabilities for proactive notification of emerging application performance and critical network reliability issues; notify users through on-screen traffic light displays, email alerts and syslog deliveries

8-day historical data capture and advanced query capabilities to quickly navigate through large volumes of financial transaction data for faster troubleshooting, reporting and investigation

ADAPTABLE



Easily **ADAPTABLE** to even the fastest growing, complex payment processing environments



Passive, light-weight, network-based deployment means no risk of service disruption and no extra traffic load to your payment switch; software can be deployed on a standard Microsoft Windows[®] machine, with no agents or code changes required

Support for multiple transaction types enhances scalability, with 100% of transactions captured for complete analysis and robust reporting

Configurable data grouping and web-based dashboard display to support multiple users with customized views of transaction information

MINIMUM RECOMMENDED SERVER REQUIREMENTS Operating Systems: Windows 2003 Server, Windows 2000 Server **Processor:** Core 2 Duo processor - 2.5 GHz **Memory:** 4 GB **Disk:** 1 TB **LAN Cards:** 2 recommended (one for data collection and one for client access) **MINIMUM RECOMMENDED CLIENT REQUIREMENTS** Operating Systems: Windows 7, Windows Vista, Windows XP, Mac OSX (10.5 and 10.6) **Browser:** Microsoft Internet Explorer 8, Mozilla Firefox 3, Safari Browser 4 **Processor:** Dual core processor - 2Ghz **Memory:** 2 GB **NOTE: ADOBE FLEX COMPONENTS ARE INSTALLED UPON CLIENT ACCESS TO THE SERVER.**



INETCO[®] Systems Limited creates business transaction management software and communications gateway solutions for payment networks and EFT application performance management. The Company’s flagship product, **INETCO Insight[®]**, delivers easy, fast access to complete, real-time transaction information for customer service teams, IT teams and senior executives that need to anticipate transaction issues and confidently manage complex, ever-changing transaction environments. A recognized technology leader in the TCP/IP payment transactions space, **INETCO** products are currently deployed within financial, retail, and telecommunications environments in more than 50 countries. **INETCO** is based in Vancouver, British Columbia. For more information, visit www.inetco.com