

CASE STUDY

Cash N Go – Leading the ISO industry in customer service reliability with INETCO Insight®

Since inception in 1998, Cash N Go has established itself as one of the top five Independent Service Organizations (ISOs) in Canada. An authorized Triton and Nautilus Hyosung distributor, Cash N Go provides cash machines and transaction processing services to casinos, shopping malls, hotels, nightclubs, grocery chains, professional sports events, and financial institutions - anywhere you might expect to find an automatic teller machine.

With a nation-wide Automated Teller Machine (ATM) Network made up of over 1,100 ATMs in operation across Canada, the Company's formula for growth and success is simple: They are committed to being responsive to the needs of their customers and investing in leading-edge technology to enhance customer service, network reliability and end-user security.

The Business Problem

Cash 'N Go processes thousands of financial transactions for their customers each day, generated from a variety of rural communities and major city centers. Their core business is built on guaranteeing the continuous uptime and reliability of all their ATMs in a cost effective manner. Some of the operational challenges associated with efficiently running this growing, nation-wide ATM network include:

Managing the performance of rural community dial-up ATMs

To ensure customer service level compliancy, Cash N Go needed a way to guarantee the uptime reliability of their rural community dial-up ATMs. This meant proactively identifying payment transaction slowdowns, anomalies or failures, versus relying on field tech reports and in-bound customer complaints to determine when service disruptions were occurring.

Quickly isolating the source of payment transaction issues

Once a transaction issue was reported by a customer or field tech, Cash N Go had no way of quickly confirming the source of the issue to be the ATM terminal performance, switch, or telecom provider. To isolate the root cause of complaints took many resource-intensive days of investigation and manual parsing of fragmented information from a variety of field tech journals, telecom billing reports, application performance and network monitoring tools.

Determining the transaction issue scope and assigning priority to open trouble tickets

To determine whether transaction issues were specific to a customer, ATM terminal, switch, card type, geographic region or time of day, Cash N Go required flexibility in the way they grouped and displayed their transaction data. Complete transaction data capture was one thing; customizable display, graphing and reporting tools were also vital to accurately assessing the scope and assigning priority to each trouble ticket.

With *INETCO Insight*, Cash N Go leads the ISO industry in:

- Exceptional customer service reliability
- Optimized business transaction management processes
- Improved dial-up ATM uptime reliability
- Significantly decreased transaction failure error rates
- Reduced average Mean Time to Repair (MTTR)
- Improved assignment and prioritization of trouble tickets
- Quick isolation of root cause transaction issues

"INETCO Insight has helped Cash N Go mitigate customer service risk and differentiate itself from other ISO's by enabling proactive management of our customer's transaction environments. With visibility into the complete end-to-end payment transaction path, it is easy for us to quickly ascertain where the problem lies, and whose job it is to fix it."

ANGIE MERCIER
CFO
CASH N GO

 **Insight**®


ATM Network



The Business Solution

To address these operational challenges, Cash N Go turned to long-time partner **INETCO**® and implemented their business transaction management solution, **INETCO Insight**®.

INETCO Insight captures every payment transaction, providing the data that Cash N Go requires to analyze the performance of their rural dial-up ATM environments and meet customer service level compliancy. Real-time continuous monitoring and event-based alerting capabilities help the company quickly navigate their high-volume transaction data to proactively identify payment transaction slowdowns, anomalies or failures.

With **INETCO Insight's** multi-link transaction path display and application-, network-, and transaction-level message decoding capabilities, Cash N Go gains seamless, end-to-end visibility into every transaction path. This allows them to speed up troubleshooting and quickly determine if payment transaction issues are due to ATM terminal, telecom network, or switch performance, connection-level problems, or other third party service provider issues. Configurable data grouping and web-based dashboard displays also help the Company to accurately establish the scope and priority assignment of open trouble tickets related to transaction issues.

Cash N Go also utilizes the real-time reporting output and 8-day historical query capabilities of **INETCO Insight** to create customized transaction analysis, trending and ATM performance reports. The Company has been able to match dial-up ATM connection time data from **INETCO Insight** to their monthly telecom billing statements to identify billing issues and verify the accuracy of these charges.

"INETCO Insight has not only provided Cash N Go with the complete transaction data we need to make informed decisions, but also a brilliant interface that gives our IT and line of business teams the visibility, inquiry and reporting tools they need to efficiently navigate through this data, without compromising our ability to meet PCI compliancy."

JASON ANDERSON
SECURITY ANALYST
CASH N GO

The Business Impact

With **INETCO Insight**, Cash N Go was able to differentiate itself from other ISO companies by:

Improving dial-up ATM uptime and customer service reliability

- Isolate slow dial-up transactions geographically, and re-route traffic through a different data center, creating faster transaction response times
- Decreased overall dial-up transaction response times and transaction failure error rates
- Mitigated risk of customer service disruption through real-time transaction monitoring and configured alerts based on connection times for each ATM, transaction reversals, declines, error codes and response times

Significantly reducing average Mean Time to Repair rates and quickly isolating root cause transaction issues

- Optimized troubleshooting tactics by providing a consolidated view into application-, network- and transaction-level data
- Simplified the ability to navigate high volumes of payment transaction data, proactively isolate issues and confirm whether transaction slowdowns and failures were due to ATM terminal performance, telecom networks, or switch-related issues
- Created powerful reports and inquiries that helped speed up communication and transaction analysis

Improving the scope assessment and prioritization of trouble tickets related to transaction issues

- Identified and isolated issues in a proactive manner to decrease the number of in-bound customer complaints and first call resolution rates
- Decreased the amount of time spent finger pointing and quickly determined who owns the issue
- Improved assignment and prioritization of trouble tickets based upon a better understanding of issue scope



INETCO® Systems Limited provides business transaction management software, professional services 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