



## How one of the largest payment and credit card service providers in the Middle East reduced transaction time-outs by 75% and improved network reliability with INETCO Insight®

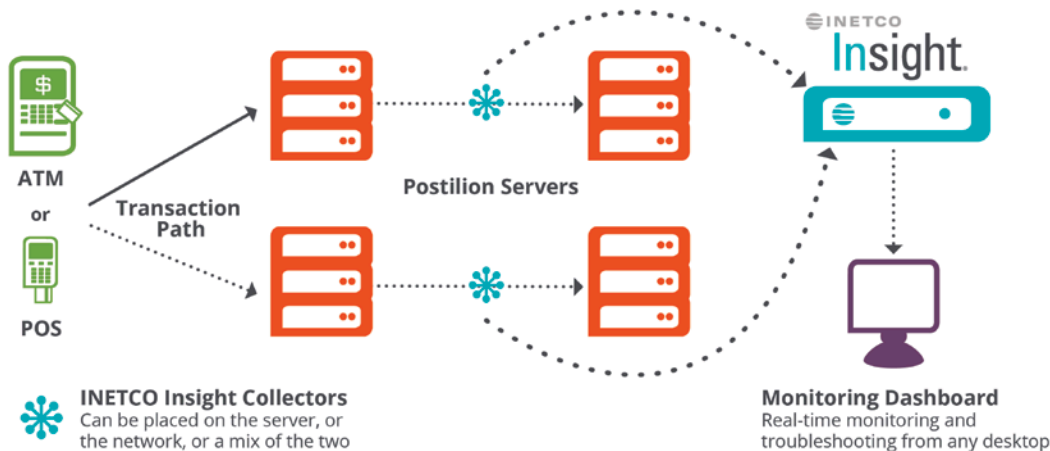
Knowing that offering the best end customer experience is their key competitive advantage, the Middle Eastern arm of a global payment and credit card service provider decided to investigate new ways to guarantee customer transactions were completed in a timely, reliable way. This provider processes large credit and debit transactions for high-net-worth customers across the Middle East and North Africa, and wanted to improve their ability to monitor a payments network comprised of multiple third party telecommunications, POS, and ATM service providers. Because end customer experience is paramount, even a one-second improvement in transaction speed would translate into significant returns.

# The Challenge

To ensure they could handle growing transaction volumes without lag or downtime, the payment provider implemented a Postilion Active / Active architecture with multiple data centers that could route a transaction through different Postilion servers based on transaction volumes being experienced at any given time. The complexity of this new system made it difficult for legacy monitoring tools to provide complete end-to-end visibility into consumer transactions. This complexity also made it more challenging for the payment provider to ensure they were meeting network and service level regulations for six-second authorization completion times. They also had limited insight into the root-cause of transaction problems within their enterprise environment and whether or not an issue was with their payment switch, card management system, internal network, telecom provider, or one of the 54 third-party (ATM, POS, back-end) service providers they relied upon. Finally, when problems did occur, finding a solution required multiple operational, application and support team silos to go through expansive network logs that were complex to navigate and difficult to analyze. This adversely affected mean-time-to-repair (MTTR) and required a large expenditure of resources.

The payment service provider realized that investment needed to be made in their monitoring capabilities to improve network reliability and reduce transaction bottlenecks and failures. They also needed a solution that could provide end-to-end transaction visibility so they could easily identify where in the transaction path errors were occurring, quickly notify the party responsible, and have the problem resolved. After much investigation the **INETCO Insight®** real-time transaction monitoring and alerting software was found to be the most flexible and comprehensive solution for their needs.

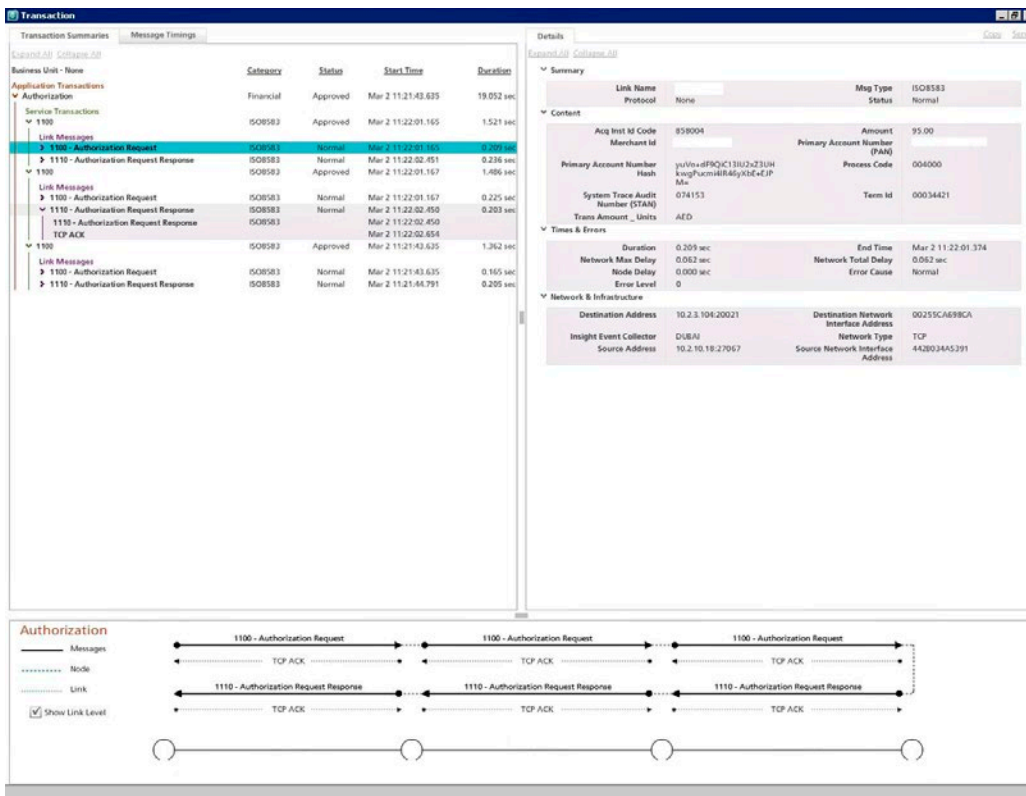
## Active / Active Postilion Transaction



**DIAGRAM 1:** Prior to INETCO Insight, the reactive process of pulling and analyzing transaction logs from each Postilion server to determine where an issue occurred could take days or weeks. INETCO Insight provides a window into every transaction—alerting the transaction services team to when and where issues arise in real-time.

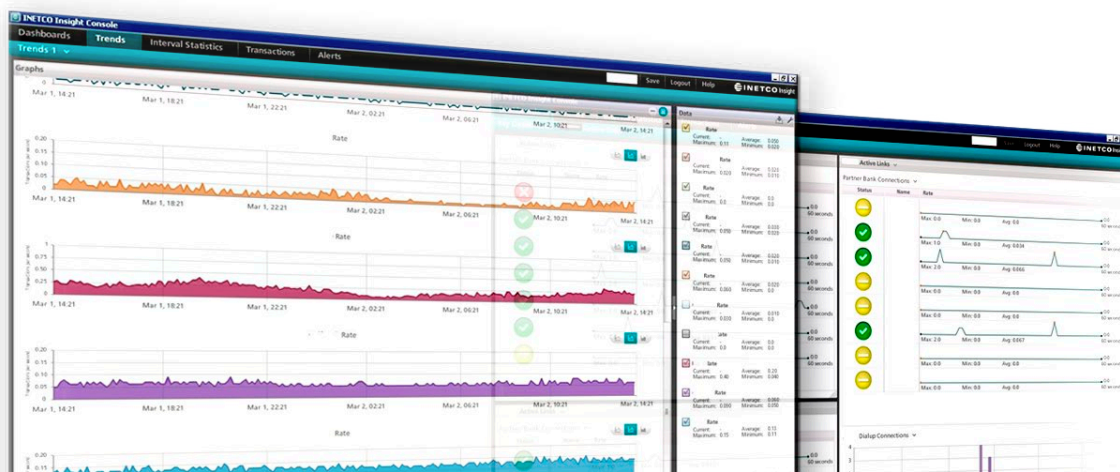
# The Solution

INETCO Insight provides end-to-end visibility into every customer interaction—a window into the real-time performance of a transaction as it moves across multiple applications, systems, and third party networks. With a holistic view of the payments environment, the transaction services team is alerted to customer transaction bottlenecks before they become failures. INETCO Insight gives this team the transaction level detail required to isolate whether transaction slowdowns or failures are due to the internal network, applications, or other third-party service providers, speeding up average mean-time-to-repair by 65%.



**DASHBOARD 1:** View the entire message flow for each multi-hop transaction, including all the request and response time information.

Within the first six weeks of deployment, this leading payment provider was able to find evidence of bottlenecks that were previously known, but could not be located with legacy monitoring and tracing tools. The Company was also able to exceed their goal of bringing transaction authorization times down from six to five seconds, achieving authorization times of four seconds—a 33% improvement. With INETCO Insight, the company no longer had to analyze massive sets of network logs, which were difficult and time consuming to understand, so that problems could be resolved.



**DASHBOARD 2:** An example of how INETCO Insight helps the Company monitor transactions by status and response times.

**DASHBOARD 3:** Set response time thresholds for each host by transaction types such as withdrawals, deposits, payments, etc.

14

COUNTRIES SERVICED

1

REAL-TIME PERFORMANCE WINDOW INTO EVERY TRANSACTION

75%

REDUCTION IN TRANSACTION FAILURES DUE TO SLOW RESPONSES

4 MONTHS

TO FULL ROI

"Now rather than five people getting a phone call at 3am to let them know something isn't working, when I arrive in the morning one of my operators is able to tell me that there was a problem and that they were able to take care of it on their own. Through the improved service delivery, faster problem isolation and reductions in failed revenue-generating transactions, we achieved a full return on our INETCO Insight investment within four months." PAUL GRIEVE, TECHNICAL INFRASTRUCTURE MANAGER

## The Business Impact

INETCO Insight helped this payment services provider to:

### Improve service delivery:

- Reduce the number of transaction time-outs occurring within internal network components by 75%
- Improve network availability from 99.92% to 99.96%, allowing them to "recover" 50% of the previously lost customer transactions and the high-spend revenues associated with them
- Improve end customer experience by decreasing network slowdowns, time-outs, and unexplained transaction failures

### Increase productivity

- Be alerted to transaction issues and quickly isolate the root cause of internal network or third-party service provider issues
- Discover transaction issues quickly without having to analyze complex and overwhelming data logs
- Find the source of transaction issues that had been plaguing the company for three years within the first six weeks of deployment, and achieve full ROI on INETCO Insight within four months

### Reduce operational costs

- Reduce the need for multiple teams to be involved in transaction issues isolation and resolution
- Set customized alerts for lack of Acquirer activity, data line outages or slow segment flows, low application (Postilion, HSM, Card management) response rates
- Gain one-stop visibility into the transaction life-cycle as they move through two data centers, a third-party telecom, and 54 other ATM, POS and back-end service providers

### INETCO Insight helped this Payment Services Provider to

- Improve customer experience
- Reduce transaction time-outs occurring within internal network components by 75%
- Reduce transaction authorization times by 33%
- "Engineer out" small issues before they led to larger system-wide problems
- Reduce mean-time-to-repair (MTTR) by 65%
- Gain end-to-end visibility across the payments network—in one centralized dashboard

To learn more about INETCO Insight, visit [www.inetco.com](http://www.inetco.com) or email [insight@inetco.com](mailto:insight@inetco.com)