CUSTOMER e·global
servicios electrónicos globales

E-Global – Speeding up the identification of fraud attacks and operational performance issues with INETCO Insight®

E-Global is the largest electronic payments processor in Mexico, processing more than 13 million credit and debit card transactions each day. Owned by BBVA Bancomer and CITI Banamex, the Company services acquiring banks, merchant retailers and issuers operating in Mexico, Brazil and Central America. They currently provide transaction switching services for a large majority of the acquiring business in Mexico, and nearly two-thirds of the Country's 1.2 million point-of-sale devices.

Founded in 1998, E-Global has built itself a strong reputation based on client satisfaction, honesty and integrity. They continue to lead the way in payments acceptance and innovative service technologies. Driving high-availability and delivering a secure environment for all transactions is vital to remaining the number one switch in Mexico, as is fulfilling all international standards and interchange regulations for electronic transactions.

INETCO Insight helped E-Global to:

- Reduce the risk of service disruption due to fraud and security breaches
- Improve ROI by extending the use of transaction data across IT operations and fraud prevention teams
- Speed up time to clarify transactions complaints from 90 days to a few hours

INETCO® + MONETA technologies

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The Challenge

E-Global experiences an average growth in electronic transaction volumes of 20 percent year over year. With the increasing volume of transactions being handled, the payment processor realized that capturing the data flow of every transaction was extremely important to isolating operational performance issues and identifying potential fraud attacks in a timely manner. Having access to this data would not only enable E-Global to pinpoint problems faster; it could also protect against liabilities such as chargebacks, service level agreement penalties, security breaches and other legal situations down the line.

E-Global worked closely with system delivery and service provider Moneta Technologies (Stratus Technologies Mexico) to find a transaction-level monitoring solution that could provide the end-to-end data capture they needed. They chose **INETCO Insight®**.

The Solution

INETCO Insight to improve operational performance

The INETCO Insight real time transaction data platform was first deployed by E-Global's IT operations team to monitor the performance of credit and debit card transactions across a growing number of connections out to banks and retail merchants. It features a user-friendly interface powered by a real time alerts engine, individual transaction drill-down capabilities, searchable logs and customizable dashboard overviews.

INETCO Insight automatically discovers, decodes and reconstructs every ATM, POS and E-Commerce transaction in real time, providing the IT operations team with a correlated, end-to-end profile into the four segments of every transaction:

1. **From the acquirer to E-Global's Authentic switch**
2. **From the E-Global switch to the issuer**
3. **The response from the issuer back to the E-Global switch**
4. **From the E-Global switch to the merchant**

In addition to continuous transaction transparency, INETCO Insight also captures granular data such as message fields, metadata, hop-by-hop response times, and a live network topology map that includes every bank and retail merchant connection.

Establishing a systems-wide view has helped E-Global's IT operations team verify the speed and reliability of their transaction switch and customer-facing applications. They have been able to increase transaction completion rates and speed up mean-time-to-repair. They can also respond faster to issues such as too many transaction rejections from one of the banks, or unusually slow transaction response times.

"It used to take our fraud prevention team up to 90 days to clarify transaction complaints. Having INETCO Insight cut this to a few hours of time in risk before problems are identified."

INETCO. Every transaction tells a story®

INETCO Insight to speed up fraud detection and meet interchange rules and standards

E-Global's fraud prevention team is also using transaction data forwarded from the INETCO Insight platform to ensure that transaction messages and data flows have not been altered or tampered with. Access to complete data has given this team the ability to speed up the detection of fraud attacks happening along the first segment of the transaction – from the acquirer to the E-Global Authentic switch.

Through the use of a trusted, reliable data gathering platform such as INETCO Insight, E-Global's fraud prevention team can efficiently extract prepared transaction data off the network, greatly reducing the time and costly resource cycles spent gathering and piecing together fragmented transaction data across a number of applications and devices. Select data being forwarded from INETCO Insight to the fraud prevention team on a daily basis includes security-related transaction message fields and metadata such as:

- Message types
- Card numbers
- Amounts
- Transaction dates and times

- Fraud response codes
- Terminal ID's
- ISO 8583 messages

Time stamped data is forwarded to an in-house fraud management database for daily analysis, giving the fraud prevention team the flexibility to work in their preferred environment, run their own business risk logic and build out more complex fraud prevention business rules. E-Global's fraud prevention team uses this data to make sure that transactions are following the correct rules, and to quickly identify:

- Transaction fields such as response code, amount or card number that have been modified
- Cards that are being skimmed for smaller amounts

- Transaction paths that have been modified
- Mandatory transaction message fields that have been deleted
- A higher velocity of transactions occurring at a terminal than normal
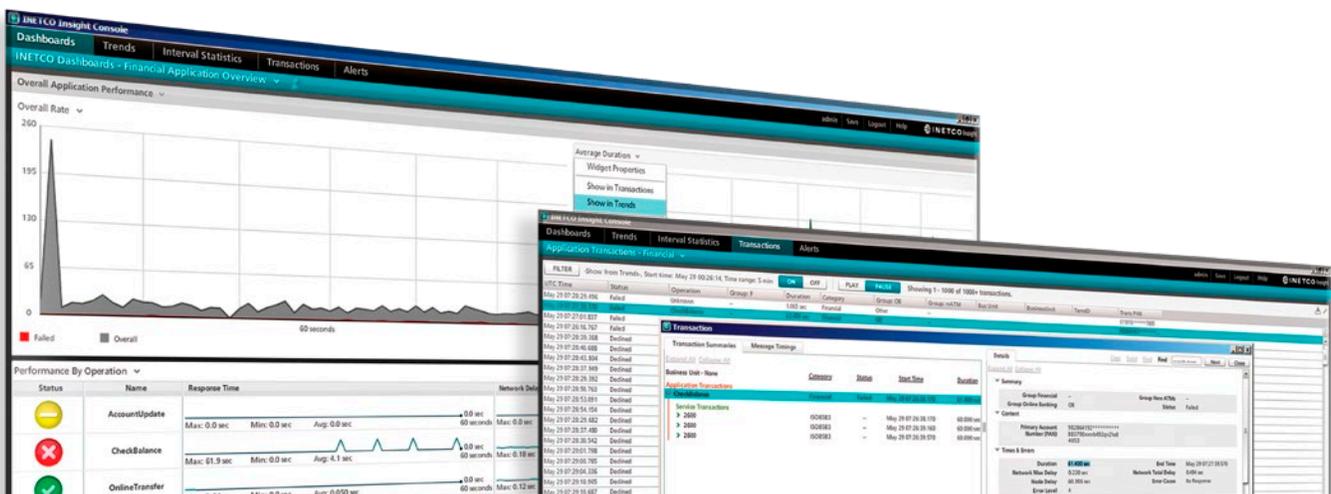
20%
**TRANSACTION
GROWTH YEAR
OVER YEAR**

1
**RELIABLE SOURCE
OF QUALITY
TRANSACTION DATA**

MULTIPLE
BUSINESS USE CASES

The Business Impact

INETCO Insight has made it easy for both the IT operations team and the fraud prevention team to obtain accurate and consistent transaction data for analysis – ready to be used anytime and anywhere they want. By capturing the complete data flow of every transaction, E-Global ensures they are offering high-availability while improving customer security and overall experience.

Key benefits for E-Global include:

- **Reduced risk through faster identification of fraudulent transactions and performance issues –** INETCO Insight speeds up the ability for various teams to get at the right data at the right time, while reducing the amount of resource cycles traditionally associated with capturing, preparing and analyzing this data

- **Delivery of a more secure, undisrupted customer experience** – INETCO Insight helps both the IT operations and fraud management teams reduce the risk of service disruption, penalties and chargebacks by spotting and resolving potential fraud attacks and operational performance issues faster

- **An improved return on investment -** INETCO Insight has proven to be a trusted, reliable source of quality transaction data that can be leveraged and repackaged for multiple business use cases that bridge IT operations performance, interchange compliance rules and fraud prevention

- **More flexibility when it comes to real time alerting and data analysis –** The IT operations and fraud prevention teams can select the transaction data most relevant to them and either use INETCO Insight to view this data, or forward it to their preferred fraud management environment

- **Protection against legal situations and liability shifts –** Capturing the data flow of every transaction and making sure it is never tampered with or changed helps E-Global be protected against liabilities such as chargebacks, service level agreement penalties and undetected fraudulent activity

To learn more about INETCO Insight, request a demo or contact insight@inetco.com

INETCO® Every transaction tells a story®   **+1.604.451.1567 | insight@inetco.com | www.inetco.com**