



INETCO Insight® — Accelerating digital transformation through real-time transaction data acquisition

Card, channel and customer analytics are only as good as the data that feeds them

Integrating payment intelligence into your day-to-day business decisions can be a costly and resource-intensive process. Data is often dispersed across multiple card rails, payment channels and data stores, delivered in fragments that make it hard to analyze.

Payment data acquisition challenges are impacting the ability of channel managers, customer experience teams and analysts to create interactive dashboards, continuously feed machine learning and predictive algorithms, and produce payment analytics reports without a long lead time. This is why leading financial institutions, payment service providers and retailers are now turning to [INETCO Insight](#)®.

Providing the in-depth payment data and dashboard expertise channel managers, customer experience teams and analysts need to:

- **Increase customer engagement** — Improve segmentation and card usage across all payment channels.
- **Speed up reporting cycles and ad hoc queries by 75%** — Reduce the expensive, resource-intensive cycles it takes to gather payment data and build reports, machine learning models, interactive dashboards and forecasting algorithms.
- **Improve profitability through smarter, faster decisions** — Take advantage of on-demand payment analytics to offer timely and personalized customer engagement.
- **Foster a seamless, open exchange of data** — Increase collaboration with the option to centralize and reliably stream high quality transaction data to any data lake, team or application of choice.



SCREENSHOT: INETCO Insight dashboard example — Understand the placement and profitability of every ATM or POS device in your fleet.

Deepening customer knowledge across all payment channels

INETCO Insight creates innovation within your analytics value chain by providing a centralized, trusted source of real-time payment transaction data gathered across ATM, POS, Card, Mobile, Online and Real-time Payments channels — ready to be visually displayed within any analytics application of choice, including Tableau and Microsoft Power BI.

Interactive data visualization dashboards and on-demand reports are created by either INETCO or your internal analytics team to quickly answer questions about card performance, channel profitability and the end customer experience. Predictive algorithms and configurable machine learning models built specifically for the payment industry can recognize patterns and forecast trends related to risk scores, queue lengths, cash flow, revenue generation, card usage, customer interaction sequences or customer buying behaviors. Easy access to all the message fields contained in every in-depth transaction profile will help you answer questions such as:

- **WHERE** are our cards being used and how often?
- **WHEN** are issues impacting the end customer experience?
- **HOW** are customers and potential acquisition opportunities interacting with our payment channels?

Improving profitability through data-driven business strategies

Payment transaction data continuously captured and decoded by INETCO Insight can be blended with other relevant data, including log files, tables and lists. Complementary data, such as customer transactions, BIN lists, competitor locations and population demographics can be displayed together in one centralized view for better transparency and data-driven business decisions. Other relevant data sources, such as electronic journal logs and payment switch logs can be ingested and blended, as well.

Combining data-driven intelligence with timely actions and faster reporting

Creating reports often requires many timely, resource-intensive cycles spent gathering data, extracting, parsing and cleaning the data, and building reports via macros and queries. INETCO Insight speeds up reporting cycles and ad hoc queries by eliminating these tedious and error prone cycles while ensuring data integrity. Data is accessible on-demand, and delivered in a structured, “ready to analyze” state. Various business units within your financial organization can obtain the insight they want, when they want it — there is no need for extensive training or costly IT involvement.

Use INETCO Insight to:

- **Simplify real-time payment data acquisition**, message field decoding and visualization
- **Adopt on-demand reporting, dynamic dashboards**, machine learning models and predictive algorithms
- **Establish reliable payment data streaming** and forwarding to analytics applications or data lakes of choice

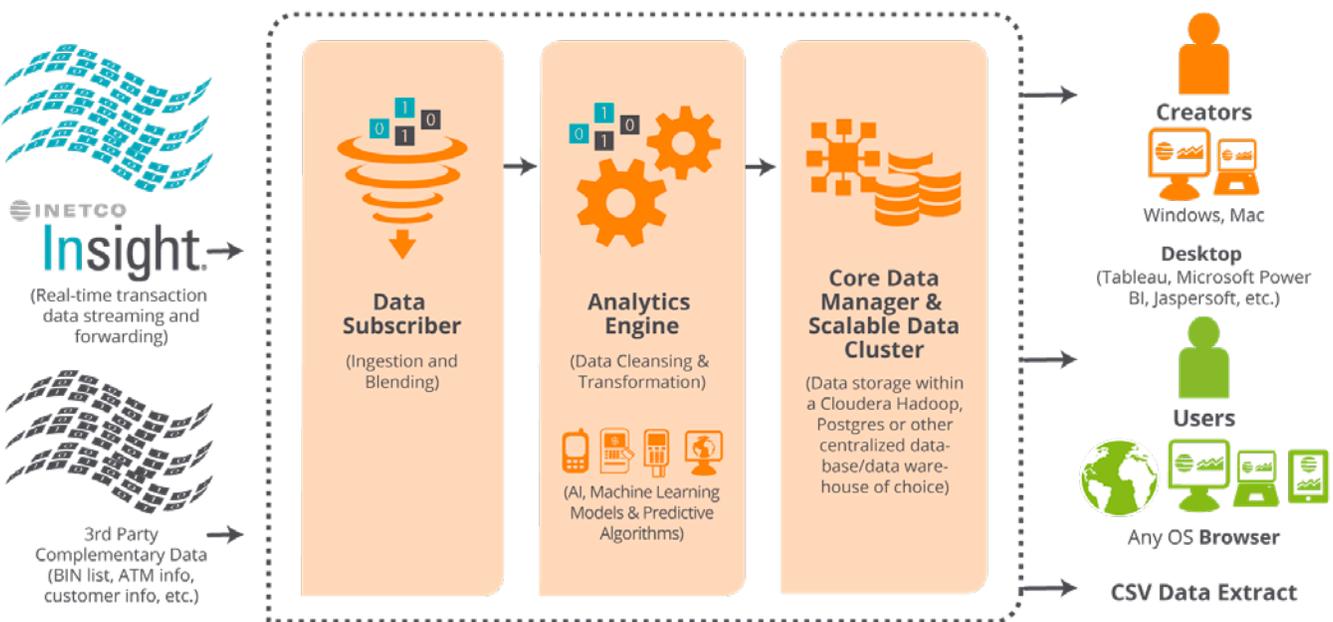


DIAGRAM: INETCO Insight Transaction Data Feed - Structured transaction data is collected and extracted leveraging user-friendly dashboards created in your analytics application of choice, such as Tableau, Microsoft Power BI or Jaspersoft. Now, rather than spending days ‘mining’ data from sprawling, multi-vendor network infrastructures, you can use INETCO Insight to continuously collect rich transaction data across all banking and payment channels.

“Understanding the member experience is of paramount importance to BECU. INETCO effectively shrinks our member transaction data gathering and analysis time from weeks, and sometimes even months, down to minutes—which allows us to make decisions based on timely and comprehensive cardholder analytics...”

SHIRLEY TAYLOR — DIGITAL PRODUCT MANAGER, PRODUCT MANAGEMENT AND DEVELOPMENT AT [BECU](#)

Features



Real-time, network-based transaction data acquisition Centrally collect real-time transaction data across all card and payment channels, without deploying heavy instrumentation, code changes or touching of the payment switch. Data is accessible on-demand, and delivered in a structured, “ready to analyze” state.



Transaction data dictionaries Gain a complete listing and definition of all transaction data message fields decoded within INETCO Insight.



Customized and “out-of-the-box” payment analytics dashboards and reports Continuously update dashboards providing visualization into customer activity, card usage, device placement, cash forecasting and channel revenue. Use pre-built or customized dashboards and reports for Tableau, Microsoft Power BI, Jaspersoft, etc.



Configurable machine learning models, AI and predictive algorithms Quickly recognize patterns, trends and predictions related to risk scores, queue lengths, cash flow forecasting, revenue, card usage and customer buying behaviors.



Highly scalable, cost effective data storage Benefit from the scalability, flexibility, speed and fault tolerance inherent in a Postgres or Cloudera Hadoop data storage cluster; option to utilize your own centralized data base, if preferred.



Payment protocol libraries for message decoding Gain access to all application payload messages, metadata, network communications information, and response/request times. Decode various payment protocols including: TCP/IP, UDP, ISO 8583, ISO20022, VISA 2, FIX, NCR/NDC+, Diebold, Triton, XML, SOAP, HTTP, SQL, IBM WebSphere MQ, and AMQP.



Data blending and subscription engine Blend payment transaction data with other relevant data such as BIN lists, competitor locations and population demographics. Electronic journal logs and payment switch logs can also be ingested.



Built-in data lineage and smart data preparation algorithms Maintain the data lineage and evolution of your data with built-in cleansing algorithms.



Real-time business intelligence streaming and forwarding capabilities Stream or forward rich transaction data into data lakes and analytics applications, including Tableau and Microsoft Power BI. Data access options include the INETCO Insight REST API, custom API connectors, JSON data streaming, secure CSV batch delivery and full transaction message forwarding to a Hadoop Data Cluster or other database of choice.

Deployment Options

INETCO Insight is available as an on-premise or Cloud-based solution. To figure out which option is best for you, [schedule a demo](#) or contact insight@inetco.com.