INETCO Insight®

CASE STUDY

CUSTOMER: jha PAYMENT PROCESSING SOLUTIONS®
A division of Jack Henry & Associates Inc.®

Jack Henry & Associates, Inc.® – Enhancing customer service reliability with INETCO Insight®

Jack Henry & Associates, Inc. (NASDAQ: JKHY) is a leading provider of technology solutions and payment processing services primarily for the financial services industry. Its technology solutions serve more than 11,300 customers across the United States. Providing exceptional service reliability and support is at the core of the Jack Henry & Associates' (JHA) customer philosophy, and plays a key role in the company's proven ability to acquire new business and retain existing customers.

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The Business Problem

The JHA Payment Processing Solutions® group provides the company's extensive array of payment processing and EFT card solutions for its banking and credit union customers. A rapidly expanding customer base and acquisition of other payment processing solutions has required this group to manage growing transaction volumes, multiple switch platforms, and a greater number of service applications. Recognizing that increasing complexity in its payments architecture could lead to greater risk of service disruptions, JHA decided to take a proactive approach.

JHA analyzed traditional processes and tools for getting to the heart of customer inquiries and issues affecting ATM and POS transaction performance. They found that relying on legacy solutions meant that many hours of manual intervention would be required as:

- **Multiple teams (network engineering, IT operations, and applications support groups) would be called upon to investigate their respective processes**
- **Customers had to be involved in scheduled scoping activities to gather fragmented trace and application performance data**

The manual intervention, trace efforts, and customer consent required to troubleshoot potential issues meant transaction performance problems and excessive time-outs could not be identified in real-time. JHA wanted to streamline its intelligence gathering activities, and move to a proactive monitoring approach that would:

- **Ensure smooth service migration and delivery of continuous ATM and POS driving**
- **Improve first call resolution rates and problem resolution times**
- **Reduce network engineering and applications support costs**

JHA implemented **INETCO Insight**® real-time transaction monitoring and analytics software to speed up problem isolation and to guarantee service reliability across its customers' ATM and POS card processing environments.

The Business Solution

JHA chose INETCO Insight to monitor the debit and credit card transactions within the payment processing environments of the JHA Payment Processing Solutions group. This software replaces standard application tracing tools to provide an acute display of every transaction – a window into the real-time performance of multiple applications, systems, and networks. This holistic view of the payments environment saves the network engineering, IT operations, and applications support teams a considerable amount of time and resources, and results in significant cost savings through the operational efficiencies gained.
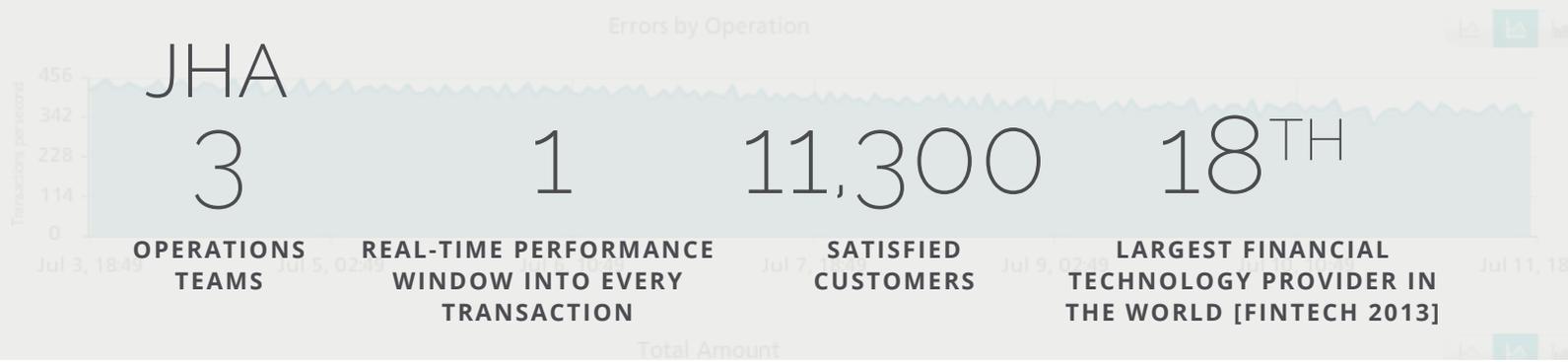
INETCO Insight makes it easy to identify challenging transaction patterns that impact customer service reliability, and ultimately the customer experience. Live transaction traffic is grouped and displayed by acquirers, issuing banks, card type, switch, ATM or POS terminal IDs, or customer locations. The JHA Payment Processing Solutions group can now continuously monitor connections to financial institutions, keep a close watch on "transaction per second" volumes and load balancing during peak traffic times, and analyze traffic volume percentages of one network versus another.

INETCO® Every transaction tells a story®

JHA also uses INETCO Insight to capture full processing authorization times and individual transaction response timings between all its various applications and networks. The software's query and drill-down capabilities make it easy to navigate through detailed transaction logs. If processing operations start running slowly, the JHA Payment Processing Solutions group is alerted to exactly when and where the bottlenecks are occurring so that issues can be resolved before the customer experience is affected.

The configurable, real-time alerting capabilities of INETCO Insight gives the network engineering, IT operations, and applications support teams the flexibility they need to fulfill time critical intelligence requests from their line of business representatives. They can proactively isolate transaction anomalies, such as excessive declines or a high number of rejections on certain types of ATM withdrawals, which can otherwise result in unnecessary denials.

INETCO Insight has helped JHA to

- Expand its customer base without an increased risk of service disruption
- Improve first call resolution rates
- Access transaction intelligence without requiring manual intervention
- Proactively identify transaction performance issues
- Simplify the monitoring of its complex, multi-hop IT environment

JHA

3	1	11,300	18TH
OPERATIONS TEAMS	**REAL-TIME PERFORMANCE WINDOW INTO EVERY TRANSACTION**	**SATISFIED CUSTOMERS**	**LARGEST FINANCIAL TECHNOLOGY PROVIDER IN THE WORLD [FINTECH 2013]**

The Business Impact

Already recognized for providing first class service reliability, the JHA Payment Processing Solutions group now leverages INETCO Insight to help ensure that this level of service can be maintained even as JHA's payment processing business and system complexity grow. Using INETCO Insight, JHA achieves greater operational efficiency and cost savings through:

Smooth customer migrations and continuous ATM and POS driving

- A correlated view into transaction response times between multiple applications and network links speeds up identification of bottlenecks and transaction routing issues
- Real-time alerts proactively identify performance issues which decrease customer reported incidents
- Continuous monitoring makes it easier to manage transaction volumes, identify capacity issues, and analyze transaction traffic by source

Improved first call resolution rates

- On demand access to historical and real-time transaction logs allows issues to be identified immediately
- A detailed display of every transaction replaces application tracing tools and reduces dependency on customers to re-create the problem
- Systems-wide visibility into the performance of all on-premise and off-premise payment system components leads to faster problem isolation

Decreased engineering and support costs

- Access to formatted transaction data streamlines the transaction intelligence gathering process and decreases reliance on expensive network engineers
- A consolidated, one-stop view into network, application, and transaction performance metrics reduces the number of tools required and simplifies the monitoring environment
- An agentless, network-based deployment model and template-based transaction protocol configuration table speeds up deployments into complex ATM environments

To learn more about INETCO Insight, visit www.inetco.com or email insight@inetco.com

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