INETCO Insight®

CASE STUDY

CUSTOMER: Moneris SOLUTIONS®

How Business Transaction Management Helped Moneris Solutions Improve Customer Service Reliability

Moneris Solutions is one of North America's largest providers of payment processing solutions. Offering credit, debit, wireless, online payment, electronic loyalty and stored-value gift card services to over 350,000 merchant locations, Moneris Solutions processes more than three billion transactions annually.

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The Business Problem

Moneris Solutions strives to improve business efficiency and maintain consistent service reliability across all their merchant customer locations. Their business success depends on both the reliability of the point-of-sale systems they provide, and their ability to work with authorization and payment processing partners such as the Royal Bank of Canada to maintain reliable service delivery and control outages as much as possible. As traffic continues to grow, ensuring that every transaction is processed in a seamless, timely fashion has become more challenging to do, especially during holiday seasons when transaction volumes are at their peak. Even during low volume times, a one minute outage translates into more than 300 failed transactions for their merchant customers.

To manage growing transaction volumes and rising service level expectations, Moneris Solutions required a business transaction management (BTM) solution that could speed up the identification of transaction performance issues. Although existing tools such as component based application logs, network sniffers and trace technologies provided valuable information, it was taking the IT operations team hours to correlate and analyze this information. They also lacked visibility into third party switching services and authorization processes, making it hard to maintain steady service reliability. Moneris Solutions recognized that the **INETCO Insight®** BTM solution complimented their deep dive tools and provided the end-to-end view of transaction performance they were missing.

The Business Solution

INETCO Insight has been deployed within the production, test and back-up environments of all Moneris Solutions data centers to monitor the performance of every payment transaction. Transactions are grouped and monitored by merchant, giving Moneris Solutions an overview of what is happening within every customer's environment. Used by both of the network operations center teams at Moneris Solutions and the Royal Bank of Canada, INETCO Insight provides a shared, systems-wide window into the performance of all deployed payment applications, gateways, host switches and back-end authorization connections.

INETCO Insight correlates transaction, application and network information into one view, making granular intelligence easily accessible to IT operations personnel that need to do a deeper dive into the root cause

"Unlike traditional "deep dive" application and network monitoring tools, INETCO Insight provides a systems-wide view into the performance of all our business critical applications and networks. By deploying this leading edge business transaction management solution, Moneris has gained the real-time visibility and historical transaction intelligence needed to proactively analyze, diagnose and report on the performance of every payment transaction and deliver the best customer service possible to over 350,000 merchants." **AMER MATER, SVP OF PRODUCTS AND TECHNOLOGY FOR MONERIS SOLUTIONS**

INETCO® Every transaction tells a story®

of an issue affecting transaction performance. Powerful trending graphs, inquiry and filter capabilities speed up their ability to navigate through transaction data and efficiently isolate the detail they need, reducing full outage and brownout times from hours to minutes. Real-time alerts are configured based upon transaction authorization and completion times, dollar amounts, thresholds, card types, multiple swipes, failures and decline rates, providing the actionable intelligence that the first line support team needs to open trouble tickets and accurately direct these to the right operations teams.

INETCO Insight has helped Moneris Solutions to:

- Continuously monitor the performance of payment applications within over 350,000 merchant locations

- Gain end-to-end visibility to reduce downtime and ensure every transaction is completed in a timely fashion

- Improve operational efficiency by speeding up the isolation of root-cause issues that result in transaction slow-downs or failures

Moneris

350K	>3B	1
MERCHANT LOCATIONS MONITORED	TRANSACTIONS PROCESSED	SYSTEMS-WIDE WINDOW INTO TRANSACTION PERFORMANCE

The Business Impact

To date, Moneris Solutions has used INETCO Insight to improve customer service reliability and drive operational efficiency in the following ways:

To quickly isolate situations where merchant devices are not configured properly

● By capturing and adding meta tags to every transaction, INETCO Insight makes it easy to group data and identify transactions that are being incorrectly routed. Moneris Solutions can proactively alert the merchant customer, show them factual information to back their assessment, and have the issue corrected in minutes.

To continuously monitor all in-flight transactions and alert to performance deviations in seconds

● If something such as a terminal ID disappears due to a modification of a network or application, INETCO Insight will issue a real-time alert to transaction failures. This helps Moneris Solutions to resolve incidents faster and alleviate the risk of service disruption associated with network changes, service upgrades and new application or customer roll-outs.

To gain visibility into transaction performance from a variety of points on the network, making it fast and easy to isolate whether issues are occurring within Moneris Solutions data centers, third party payment processing service providers, or shared virtual environments

● INETCO Insight pinpoints the root cause of transaction failures or slowdowns, identifies changes in overall traffic patterns, and reduces blame storms by providing factual data to answer questions such as:

  • Did the transaction make it to the data center?

  • Did the transaction switch?

  • Did the transaction go into the bank, and did it come back out?

To speed up the validation of billing accuracy by comparing the number of dial transactions being billed to those captured by INETCO Insight

● Using INETCO Insight's trending graphs, Moneris Solutions can also do a quick comparison of dial transactions from past months and ensure that the number of dial transactions is falling within a certainty of plus or minus five percent.

To decode all standard and proprietary protocol formats, and create customized message errors

INETCO Insight's expandable protocol libraries and agentless architecture make it easy for Moneris Solutions to scale their transaction monitoring capabilities to include all payment transaction types. Moneris Solutions can also customize message error formats for quicker access to critical information such as which switch was the cause of transaction performance degradation.

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

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