

nGeniusOne: Improves Customer Experience By Identifying Root Cause of Failed Credit Card Transactions

SOLUTION AT-A-GLANCE

- nGeniusONE reduces time to pinpoint root cause of card transaction declines
 - IT creates alerts, allowing proactive response to inter-bank transaction issues
 - IT able to stay ahead of end user complaints, improve MTTR and protect revenue
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This large financial services group is a national provider of insurance, banking, and investment services in the Asia Pacific region. The organization has more than half a billion sales agents and over a quarter million full-time employees worldwide.

The Challenge: Inability to Uncover Root Cause of Credit Card Transaction Failures

For this financial services organization, issuing credit cards and delivering point-of-sale (POS) terminals is a critically important component of the company's business. When merchants began to report intermittent issues with cards being declined at POS terminals, making it impossible for customers to complete payment transactions, the company faced a serious threat from poor end-user experience, lost revenue, and customer satisfaction issues.

Because IT staff had no visibility into the company's network, it was difficult to pinpoint the root cause of the transaction failures. The declined transactions could have been an indication of an actual transaction failure or just an authorization failure. Without deeper insights, resolving the problem proved a significant challenge.

The Solution: nGeniusONE Reveals Card Failures Related to Inter-bank Transactions

To address these challenge, the organization turned to NETSCOUT's state-of-the-art technology to monitor their credit card transactions in order to uncover why some transactions were being declined. The nGeniusONE® Service Assurance platform with Adaptive Service Intelligence™ (ASI) technology, along with InfiniStream® appliances deployed in the company's data center, enabled IT to quickly identify the source of the card transaction failures.

Using nGeniusONE's deep intelligence and analysis capabilities, IT was able to identify the root cause of the declined card issues, isolating it to inter-bank transactions. IT staff utilized nGeniusONE to create an alert each time a credit card transaction was declined, allowing the services group to rapidly, and proactively identify issues related to inter-bank transactions and escalate them to the payment processor before end users could be affected. IT staff was now able to determine proper handling of each error, and establish the correct escalation path.

Value: Reduce MTTR, Improve Customer Experience, Protect Revenue

The NETSCOUT® solution was able to precisely identify the issue when no other tool was even able to detect it. Using the nGeniusONE dashboard, the IT staff was able create ongoing proactive visibility into further issues, allowing IT to stay ahead of end user's complaints. By improving the speed of responsiveness to the company's merchant end-users, the company was able to improve overall user satisfaction, which ultimately led to bottom line success.

The benefits of the NETSCOUT solution include:

- Rapid problem identification and triage
- Provided key insight into metrics, such as response times and error codes, where competing tools had failed to provide the necessary level of detail
- Fast root cause analysis improved end-user experience and increased customer satisfaction
- Reduced MTTR



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