

Major Asian Financial Improves Uptime and Availability of Online Banking Services

Find and Resolve Failing Credit Card Transactions Quickly with nGeniusONE

HIGHLIGHTS

The Challenge

- Frequent transaction delays and failures in online banking services and payment processing
- Need for packet data to feed into big data platform

The Solution

- nGeniusONE® Service Assurance platform
- InfiniStreamNG™ appliances and COTS-based InfiniStreamNG software on NETSCOUT® certified appliances

The Results

- Saved the bank time and money
 - Improved banking customer experience
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Customer Profile

This commercial bank is one of the largest financial services providers in Asia. The bank's service offerings include commercial banking, securities, trusts, financial leasing, fund management, insurance, and offshore financial services. The bank has more than two hundred domestic branch offices, with over a hundred thousand employees supporting more than a billion customers. Customer satisfaction is essential for their long-term business success.

The Challenge

The main challenge facing this bank was recurring complaints from customers of slow or failed transactions. The online banking application forms would frequently time out or load slowly, interfering with new customers attempting to sign up for the service. Payment processing was also delayed and intermittently failing, which directly impacted revenue. If transactions didn't go through, payments could be declined, purchases could fail, all leading to very unhappy customers, potential damage to the bank's reputation, and lost revenue for the bank. Therefore, it was incredibly urgent for the NetOps and AppOps teams to locate the root cause of any failures as quickly as possible any time an issue was reported. None of their existing tools helped to proactively identify when issues were occurring, so the only way they had of finding out when there was a problem was customer complaints, which was not ideal.

In their search for a system to aid in pinpointing and resolving these application failures, the NetOps team had a requirement for a packet-based system. Packets were needed to feed key data into their big data platform, and, if possible, the NetOps team wanted to kill two birds with one stone.

Solution in Action

In order to resolve these revenue and reputation-affecting issues, NetOps turned to NETSCOUT to provide critical insights into the service performance of their payment transactions and overall network and application performance. The nGeniusONE Service Assurance platform, with custom dashboards, alerts, service dependency maps, Payment Processing Monitor, Session Analysis, and Traffic Monitor was deployed to provide proactive notification of issues with their online services and rapid root cause analysis and fault isolation. Almost a thousand applications have been configured in the system, and the dashboard has been set up to show more than 50 services.

Both COTS-based InfiniStreamNG software on NETSCOUT certified appliances and InfiniStreamNG appliances were deployed as data sources, to support the IT troubleshooting efforts and to act as data sources for their big data system. Packets are collected across the datacenter from different zones, including the external zones, the DMZ, the WAN, and the core and distribution layers of the network. These packets are then used to construct an end-to-end view of application performance, calculate a baseline, and generate alerts to proactively notify NetOps if something abnormal is detected. These notifications allow IT to stay closely aligned to the business and notify them before customers start calling with complaints, often before customers even notice a change in performance.

With their old tools, they could see if a link was congested, but sometimes problems would happen even when the link was not congested. A very common type of incident that nGeniusONE has helped resolve, was an alert would come in noting slow application performance. Traffic Monitor would confirm that the circuit that application was running over was not saturated. This is where the old tools would have stopped. With nGeniusONE, NetOps can dig deeper and analyze the performance of the servers for the affected application. They can identify which specific server is showing indicators such as session timeouts and server window zero errors, clear signs of an issue. NetOps can then that issue to the server team to get that server investigated and fixed.

The Results

nGeniusONE has proven invaluable to the bank's IT team. Since implementing this powerful solution, they have gone from a reactive to a proactive approach to service assurance and delivery. By proactively alerting on service degradation of online services and uncovering the root causes of financial transaction failures, NETSCOUT has saved the bank both time and money. Overall, the banking customers have a much better quality of experience thanks to the NETSCOUT solution.

For this bank, the NETSCOUT story was all about proactive notice and service assurance. Before nGeniusONE was deployed, they were plagued with frequent issues with degraded or failing online services and payment processing transactions. With nGeniusONE, NetOps can now get on top of those issues before customers notice and start complaining, ultimately improving customer satisfaction and enhancing the bank reputation for fast, reliable service.

LEARN MORE

For more information about NETSCOUT Retail Banking solutions visit:

<https://www.netscout.com/solutions/retail-banking>



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