NETSCOUT

Major Convenience Store Chain Protects Financial Transactions with nGeniusONE

OVERVIEW

The Challenge

- Banking partners were not receiving financial transactions processed in the retailer's stores, costing this business money and goodwill from their customers
- Need for end-to-end visibility into financial transactions to ensure they're processed promptly and safely

The Solution

- nGeniusONE® Service Assurance platform
- InfiniStreamNG™ appliance
- nGenius® Packet Flow Switch

The Results

- Protected customer payments by ensuring they were processed correctly with their banks
- Mitigated business risk and protected business revenue by verifying transaction success

Customer Profile

This convenience store chain, one of the largest in Latin America, is more than just a place to buy groceries after midnight. They aim to be a one-stop experience for their more than ten million customers a day, offering a place to grab a drink or a bite to eat, fuel for their cars, purchase pre-paid gift cards for streaming online services, transfer cash remittances, pay phone and electric bills, or even pay for plane tickets on select airlines. With thousands of stores across Latin America, and new stores opening daily, NetOps works hard to ensure these critical payment services are up and running 24 hours a day.

The Challenge

The biggest challenge facing this chain was tracking down the root cause of an intermittent problem impacting one of their most lucrative services – that of payment processing for third parties. The sporadic issue they were dealing with was with some of their payment transactions going missing for some credit card-based payments. The payments were being applied in store, but in some cases, they weren't reflected on the bank's end. From the bank's perspective, the payments were never made. This caused significant loss of revenue and reputational damage with end-users, who were placed at risk of late fees or loss of services due to payments not processing as expected. NetOps lacked the visibility they needed of the transactions to prove to the banks that they had taken place. As a result, they spent countless hours attempting and failing to document the lost transactions with their partner banks.

Solution in Action

In order to identify what was happening with the missing transactions, IT engaged the help of their trusted business partner. After careful deliberation, they selected NETSCOUT to help provide detailed visibility into their application transactions. The nGeniusONE Service Assurance platform, supported by an InfiniStreamNG appliance and a nGenius Packet Flow Switch was deployed to identify, isolate, and report on these business-critical financial transactions. Through specialized taps and filters, all traffic passing through the core datacenter was captured by the InfiniStreamNG appliance for monitoring and analysis.

One of the most valuable capabilities the nGeniusONE solution brings to the chain's IT staff is its unique ability to provide insights into the success of financial transactions, enabling them to trace the payments from the customer's card swipe all the way to the handoff to the merchant bank processing the payment. They can verify when the transaction took place, if it was accepted or declined, how long it took the end user's bank to authorize the payment, and whether or not the payment was received by the receiving bank.

The store's trusted business partner provided a dedicated resource to partner with NETSCOUT to create dashboard tiles for each of the merchant banks receiving payments from the chain's customers. This gave IT the visibility they needed to see that the transactions were making it to the banks and prove beyond the shadow of a doubt that the payments had been applied, and determine if the transaction presented any issues, either internal or with the peering bank entites. This allows NetOps to protect the end-users and assure the successful processing of all transactions.

The Results

NETSCOUT, nGeniusONE, and the business partner have all proven invaluable to this organization's IT Team. Since implementing this powerful solution, IT has been able to trace the missing transactions, saving money and earning priceless goodwill from their customers. They are using these tools to protect customer payments by ensuring they're correctly processed and applied by the banks, saving customers from potential late fees or even canceled services. By creating dashboard tiles, NetOps can now proactively intervene anytime they see signs of transaction issues, getting ahead of problems before customers start complaining.

For this customer, visibility was essential to resolving these painful challenges. Now that they have evidence verifying each transaction, IT can protect the business from risk, and ensure customer payments are secure.

LEARN MORE

For more information about NETSCOUT Retail solutions visit:

https://www.netscout.com/solutions/service-assurance-solutions-retailers

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