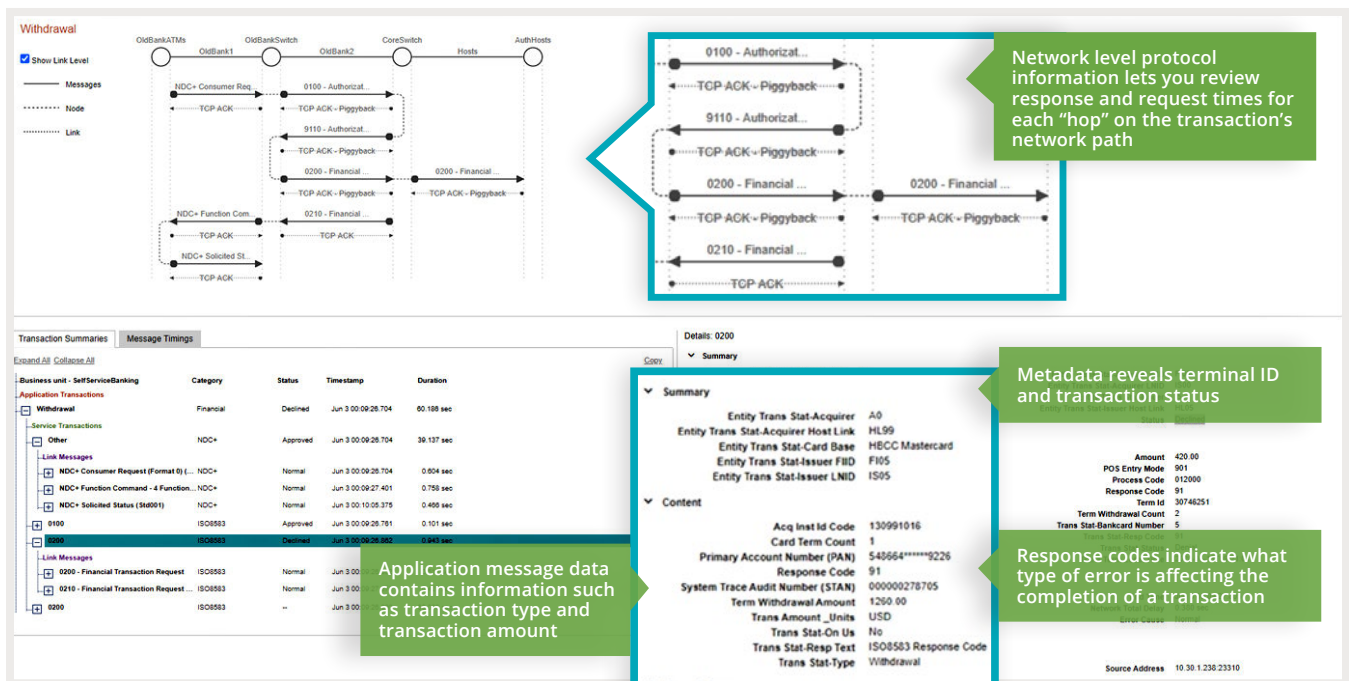# INETCO Insight® — Improving payment performance one transaction at a time

For financial institutions, retailers and payment service providers, a well-managed transaction delivery chain equates to happier customers and more revenue. The goal is to ensure every payment transaction completes as expected — across all ATM, POS, Card, Mobile, Online and Real-time Payments channels.

The acceleration of digital transformation has introduced new performance challenges. It is taking longer to detect and isolate transaction bottlenecks and failures due to increasing channel complexities, additional third party services and a higher velocity of payment data. While guaranteeing the stability of payment transactions remains a top priority, CIOs, IT and payment operations teams are also facing pressures to decrease operational costs and streamline the resource hours required to remediate issues affecting transaction performance. They are looking for ways to balance cost-to-serve and customer experience. This is why they choose INETCO Insight®.

With INETCO Insight, CIOs, IT and payment operations teams will:

- **Reduce risk of revenue and customer service disruption** — Improve transaction stability, and reduce transaction failures by >25%.

- **Increase operational efficiency** — Detect, research and isolate the root cause of transaction failures, slowdowns and unexpected declines 75-85% faster.

- **Reduce support costs** — Avoid resource-intensive blamestorms, and manage the service and fraud aspects of every switch and every payment transaction — from one platform.

- **Meet compliance and audit regulations** — Independently monitor and log every end-to-end transaction without adding latency or impacting switch performance.

- **Optimize the acquisition and sharing of real-time transaction data** — Establish a real-time transaction data pipe that collects and forwards payment data to any data lake, analytics, channel management or fraud application of choice.

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Network level protocol information lets you review response and request times for each "hop" on the transaction's network path

Metadata reveals terminal ID and transaction status

Application message data contains information such as transaction type and transaction amount

Response codes indicate what type of error is affecting the completion of a transaction

SCREENSHOT: INETCO Insight captures, decodes and correlates transactions in real-time. The result is an end-to-end profile of each transaction that maps bottlenecks, slowdowns and network transport errors to the underlying infrastructure.

Adopting end-to-end transaction-level monitoring and real-time alerting

Built specifically for payment environments, INETCO Insight has the unique ability to capture "in-flight" transactions, from multiple links along the transaction path, straight off the network. Multi-protocol transaction links are automatically decoded and correlated across end-to-end payment journeys. Every message field is displayed, along with application response timings and network-level information. By optimizing the acquisition and decoding of real-time transaction data, CIOs, IT and payment operations teams can focus the majority of their efforts on investigating and remediating bottlenecks, unexpected declines and transition point failures as quickly as possible. These teams can configure real-time alerts to immediately pick up on performance issues such as:

- **Loss of a network link**
- **Unexpected declines/fallbacks**
- **Abnormally high transaction rates or decline rates**
- **Card acceptance problems due to PINs or passcodes**

- **Transaction slow downs and failures**
- **Status and response code errors**
- **Lack of transactions or specific card rail activity during peak periods**
- **Lack of device, issuer, host or third party application availability**

In addition to real-time transaction data, electronic journals and switch logs can also be ingested as required. This data can be easily forwarded to any application or analytics tool of choice, including:

- **Channel management**
- **Customer analytics**

- **Reconciliation or cash management**
- **Fraud management**

INETCO. Every transaction tells a story®

Using passive, network-based instrumentation for multi-point payment data capture

INETCO Insight is designed to capture TCP/IP data off your network, meaning the collection and correlation of your transaction data does not require heavy instrumentation, extra traffic loads or any code changes to the payment switch. Mirrored network traffic information can be captured from a SPAN or TAP port on a managed Ethernet switch. If a port is unavailable and you need to deploy a light-weight agent, this option is available as well.

Sharing data via open data feeds and custom API connectors

INETCO Insight is vendor agnostic and can be scaled to monitor any custom, packaged and industry-specific application within physical, hosted, virtual or Cloud-based production environments. The software makes a centralized collection of ATM, POS, Card, Mobile, Online and Real-time Payments transaction data accessible through:

- **Extended data stores and REST API —** Up to 13 months of data can be searched and queried within INETCO Insight

- **Data forwarding —** Select real-time transaction data can be streamed in JSON format

- **Open data access —** Transaction message details are stored in a centralized database for any purpose or application

- **Custom connectors —** Select alerts and statistics are forwarded to third party systems of choice

With INETCO Insight you gain:

- **A consolidated view of every end-to-end transaction**

- **Application payload messages and metadata** — including transaction amount, response code, terminal ID, card type and status

- **Application response and request timings**

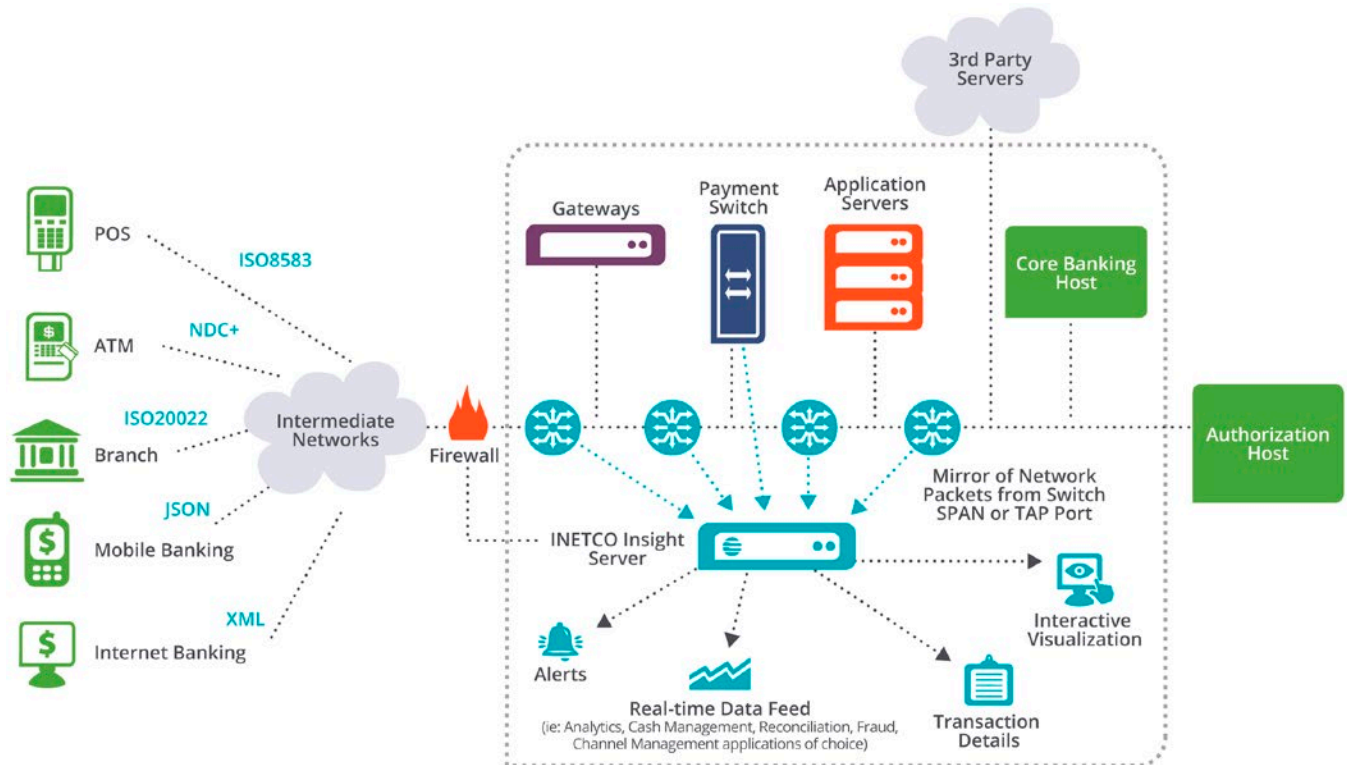- **TCP/IP acknowledgment and communications data**

DIAGRAM: End-to-end transactions are investigated through the INETCO Insight user interface. Data can also be forwarded to analytics, fraud, reconciliation, cash or channel management applications of choice.

Features

Real-time event processing and alerts engine
Configure real-time alerts related to operational performance, channel and fraud.

Transaction logs with search, query and filter capabilities Perform on-demand research queries on up to 13 months' worth of transaction data.

Multi-hop, multi-point transaction correlation and topology mapping Collect data from multiple points on the network to quickly identify missing links and performance issues anywhere along the transaction path.

Universal decoding engine Decode all transaction protocols and message types found in banking and payments ecosystems (includes TCP/IP, UDP, ISO 8583, VISA 2, FIX, NCR/NDC+, Diebold, Triton, XML, SOAP, ISO20022, HTTP, SQL, IBM WebSphere MQ, and AMQP).

Passive, network-based instrumentation or host-based information collectors Monitor and acquire real-time transaction data without deploying heavy instrumentation, transaction tagging, extra traffic loads or changes to the payments switch.

Device state monitoring Showcase the location and status of each terminal or device, flagging potential security issues such as card reader tampering or safe opening without supervision.

Automated transaction profiling View transaction message fields, metadata, application response times and network communications intelligence in one view.

Configurable web-based dashboard displays
Access user friendly dashboards via the INETCO Insight HTML 5 user interface.

Trending and device interval statistics View historical data and send snapshots of peak transaction times and holidays.

Switch application monitoring Combine internal OS statistics, application process statistics and log file data with the state of your transactions.

Data forwarding options and APIs Forward transaction data to any team or application of choice. Also utilize this rich transaction intelligence to feed adaptive machine learning models and interactive analytics.

Deployment Options

INETCO Insight is available as an on-premise or Cloud-based solution. To figure out which option is best for you, **schedule a demo** or contact **insight@inetco.com**.