

**INETCO PERSPECTIVE**

# Beyond ATM monitoring

## *End-to-end transaction visibility improves consumer experience*

“How are my ATM services performing in the eyes of my customers?” This question is becoming more difficult to answer, as ATM and IT operations teams face a number of new challenges in ensuring consistent service quality and timely delivery.

### **ATM uptime alone is not sufficient to ensure timely completion of transactions**

Much of the delay in processing ATM transactions was traditionally trimmed out by fine-tuning terminal mechanisms and software. But today, even average ATM hardware uptimes of between 98-99% are not enough to guarantee transaction times. Beyond the ATM itself, there are service application response delays, switch bottlenecks, and third party connection or network communications failures that can also affect the timely completion of transactions.

### **ATM networks are becoming more complex**

ATM network infrastructures have to cope with increasing volumes of consumer payment and service transactions, and an ever more diverse range of technologies (multi-channel, web, mobile, virtual, Cloud, and software-as-a-service). Many ATM environments also host multi-vendor ATM terminals, a variety of applications and an expanding number of third party switch, telecommunications, EFT and interbank connections. Holistically managing the end-to-end performance of these components and connections is critical to the delivery of consistent, timely services that increase customer satisfaction.

### **Higher performance management agility is required**

Today's ever-changing ATM environment requires ATM and IT operations teams to be more agile. Banks that are trying to differentiate themselves and meet consumer expectations are continually rolling out new applications and upgrading value-added service offerings such as bill pay, advertising, appointment booking, EMV, intelligent deposit, check imaging, mobile transaction staging, machine-to-machine transfers, mobile top-ups, and prepaid card sales.

### **Thinking beyond ATM monitoring**

Without the ability to overcome these challenges and monitor the performance of end-to-end ATM networks in a timely, cost-effective manner, the consumer's banking experience is at risk of being tainted by transaction performance issues. As a solution, many banks are now investing in real-time transaction monitoring technologies that will help ATM and IT operations teams to:

- Speed up problem isolation and streamline troubleshooting processes;
- Manage multi-vendor, multi-service and multi-channel environments from one consolidated view;
- Obtain data that provides a deeper understanding of the consumer experience, segmentation and channel usage.



### **Complementing ATM monitoring with BTM**

The fastest, most cost-efficient way for banks to address these challenges is to adopt a business transaction management (BTM) solution. BTM solutions extend monitoring beyond physical ATM terminal performance to provide a systems-wide view of how all the various terminals, service applications, networks and third party connections are responding. BTM solutions passively monitor real-time traffic at the network level – meaning they do not touch the payments switch or require the deployment of agents, overhead traffic, transaction tagging or code changes. They also capture and correlate hop-by-hop response times of every individual transaction to quickly isolate third party connection, network communications, switch bottleneck and other issues affecting the completion of customer transactions.

Adopting a performance management strategy that combines deep-dive ATM performance metrics, transaction response times and real-time analytics on the consumer experience is the key to cost-effective management, timely problem resolution and the delivery of an exceptional banking experience. ■

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To learn more about how end-to-end transaction visibility can improve the consumer experience, watch our 45-minute on-demand webinar featuring industry experts from NCR and INETCO, or download a pdf of the whitepaper: *Thinking Beyond the ATM – How End-to-End Transaction Visibility Improves the Consumer Experience*

