



Reduced downtime in self-service banking through permanent remediation

*Powered by VuNet's end-to-end transaction visibility solution*

The Banking industry have been pioneers in adopting emerging technologies to ease banking for its customers. There has been a shift in banks approach to customer engagement for decades, starting with self-service options such as ATMs, kiosks to digital banking enabled by Internet banking, Mobile banking etc. and now instant digital payment transactions. At the core of all this is technology.



## The Customer's Need?

Our customer, one of the leading scheduled commercial Bank in India has been in existence for over 80 years. With an immensely successful banking history, enjoyed by their focus in delivering focused products and services to their customer have been a front-runner in adopting technologies to make banking simple and at the hands of their customers. They were pioneers in setting up ATM and automating mundane banking tasks to simplify their customer's banking experience and improve their productivity.

For over 3 years, the bank was witnessing random transaction failures at their ATMs. Their customers dissatisfied with the failures, started using other bank's ATMs resulting in high customer churn.

The bank was unable identify the pattern related to these random failures at their ATMs and could not perform proper root cause analysis for preventing occurrence of these repeated failures. The reason being their complex multi-tiered application architecture that had evolved through their adoption of technologies to pave a way for omni-channel banking.

As is the case with the banking industry as a whole, a banking transaction traversed multiple touch points across applications and IT infrastructure. While they had deployed tools for monitoring their IT operations, the visibility provided by them was silo-ed and the bank could not get an end-to-end view of a transaction. They lacked correlation of data across touch points such as ATMs, Network, Application, Database, Storage etc.

# The Solution

At the time VuNet engaged with the bank, they still had not been able to resolve the recurring random issues in the ATM transactions. They reckoned the issue could be at the Network layer of their IT Landscape but not with confidence. They realized the need for visibility to identify the issue and mitigate it. In VuNet's business journey monitoring solution, vuSmartMaps™, the bank found a solution to the problem that was causing them loss in revenue.

vuSmartMaps™, a full stack platform based on Big Data and Machine Learning techniques across all the IT touch points of an enterprise to provide unified visibility at a transaction level.

The highlight of the solution was the pre-built adapters in vuSmartMaps™, which eased data telemetry and adapt the platform to the bank's environment. The platform deployed in the bank's landscape, aggregated data from diverse data sources such as servers, network devices, load balancers, firewalls, applications, and databases to provide a unified view of the transaction health and of the banks' IT operations.

The end-to-end visibility delivered at a transaction level, help in faster issue detection, resolution and root cause analysis. With this the bank's IT operations team narrowed down the problem to the queuing system of their core banking application as against at the Network layer as they had originally imagined. This was possible only via the unified visibility delivered by vuSmartMaps™.

The visibility provided by vuSmartMaps™ along with a combination of machine learning based anomaly detection, powerful correlation-based alerts and intuitive visualization called storyboards enabled the bank to identify any problem in a matter of few minutes.

VuNet's solution not only helped the bank address the problem that was disturbing their business but also find a permanent fix with the insights delivered through analytics. vuSmartMaps™, powerful algorithms provided insights into patterns of the transaction failures which helped the bank in better plan their IT infrastructure capacity to avert such failures.

With vuSmartMaps™, the bank reduced their transaction failures, increased application uptime, network availability driving superior customer experience.

# Benefits

## Realized by the Customer

- Unified visibility
  - Comprehensive end-to-end visibility along a business transaction journey in real-time
  - Real-time actionable insights derived from correlated data using big data
- Improvement to Quality of Systems and Availability
  - Permanent remediation of the random errors to ATM
  - Planned optimization of capacity based on transaction failure patterns

## About the Customer

Our customer is a scheduled commercial bank in India in existence for over 80 years with 750+ branches in India. The bank has been a front runner in adopting and leveraging technology to offer products and services to its customers. They were one of the pioneers in setting up ATMs and several other self-service banking options. Their product and services range from Corporate Banking, Retail Banking, Internet and Mobile Banking, Credit Cards, Loans, AePS, Transaction banking services, Para banking,

## About VuNet

VuNet Systems is an AI & Big Data analytics company offering enterprise IT performance monitoring solution - vuSmartMaps™. vuSmartMaps™ is next generation full stack observability solution built using big data and machine learning in innovative ways to monitor business journeys and improve user experience. On an average we monitor more than 2.5+ billion transactions per month.