

Credit Card Issuer Reduces Risk with Monitoring Solution Based on CA eHealth

CLIENT PROFILE

Industry: Financial Services

BUSINESS

This leading credit card issuer processes several million credit card transactions from its many millions of customers each day across the globe.

CHALLENGE

The company needs to monitor business transactions so that it can quickly understand anomalies in usage patterns and minimise the impact of any irregularities on customers.

SOLUTION

Devoteam helped the card issuer leverage CA eHealth to monitor business activity in real-time and improve early visibility of potential problems.

BENEFIT

The solution provides the company with early visual warning indicators that prevent critical incidents while maximising the value of its current IT systems.

Business

Maintaining share in a highly competitive market

Exceptional customer service levels are critical to this leading card issuer's success in the competitive financial services marketplace. It must focus on high levels of customer experience to retain its leading position.

Challenge

Minimising the impact of credit card usage anomalies

In the current tough economic climate, the company recognises the importance of optimising the value delivered by existing solutions rather than investing in new technology.

The customer says, "As customer demands and expectations grow, delivering an exceptional customer service at minimal cost is a challenge that can only be addressed through innovative thinking."

"Data needs to be thoroughly analysed and checked for unexpected changes."

The customer has a complex series of IT systems supporting its business activities. Every day it captures vast volumes of data relating to over eight million credit card transactions.

"This data needs to be thoroughly analysed and checked for unexpected changes or anomalies in usage patterns, and fast enough to minimise the impact of any irregularities on customers," adds the customer.

To provide this capability, the customer decided to implement an early warning monitoring solution within its technology office.

Solution

Monitoring millions of credit card transactions every day

The organisation appointed IT Service Assurance specialist Devoteam to design and implement a monitoring solution underpinned by CA eHealth.

The customer states, "By proactively detecting and isolating irregularities, CA eHealth takes the guesswork out of pinpointing problems on the horizon, and allows us to identify issues faster than through any other means."

Statistics for the card issuer's various financial applications are gathered by a Tandem mainframe. After analysing the flow of data into Tandem, Devoteam developed a prototype monitoring system using CA eHealth that takes the Tandem data, processes it and reformats it to allow the CA eHealth analysis engine to look for variations in expected load, based on what is normal at that time of day for that source.

Today the solution monitors millions of payment card transactions and application alerts – for example, the notifications generated whenever a request for a large card payment is declined – and bespoke graphical reports display the results, show trends and allow any issues to be identified rapidly.

The solution quickly proved its value; it provided early warning of a single critical incident that could have had a significant impact on the business. This incidence alone justified the investment in the project.

“The project provided us with the capability to proactively monitor the critical authorisations service. This is a fantastic achievement and a world first,” says the customer.

Since then, Devoteam has designed and implemented two further expansions to the deployment to extend the reach to other solution sets.

Benefit

Stopping critical incidents in their tracks

“We can assess in real-time the potential impact to customers.”

The solution based on CA eHealth helps the credit card issuer monitor critical business activity in real-time and improve early visibility of problems. The customer’s Head of Monitoring and Alerting Services explains, “Thanks to Devoteam, CA eHealth’s monitoring of application data combined with a full view of system availability and reporting allows us to assess in real-time the potential impact to customers and measure potential exposure as a monetary value when a failure occurs.”

The monitoring solution has enabled the customer to:

- Prevent critical incidents by providing early visual warning indicators
- Increase efficiency by leveraging an existing IT system
- Support capacity planning
- Protect the reputation of the business.

The customer concludes, “In the current climate, businesses need to derive the most from existing solutions rather than simply buy new ones. This CA eHealth solution demonstrates how an IT solution can be directly applied to a business problem to deliver value with minimal investment.”



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Drawing on industry partnerships with leading technology vendors such as BMC, CA, Google and ServiceNow, we help organisations transform their IT infrastructure to meet the challenges of the digital age. Our 700+ consultants deliver innovative cloud-based solutions that power the service-oriented enterprise.

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