

CASE STUDY



Prognosis for Payments



More power behind every payment.

Prognosis unlocks the value of transaction data for Fifth Third Processing Solutions.

INDUSTRY:	Financial Services
INNOVATION:	Deep insight across all platforms
CHALLENGE:	Gain deeper insight to make real time decisions
SOLUTION:	Prognosis Financial Transaction Manager
BENEFITS:	Unified view across all transactions and ability to respond fast

Fifth Third Processing Solutions needed a greater understanding of transactions flowing through its distributed point-of-sale applications so it could make better decisions in real time.

To help achieve these aims, it engaged IR Consulting.

Solution

The IR team built a custom solution using Prognosis Financial Transaction Manager, a platform based on financial messaging standard ISO 8583.

Insightful and Effective

Very quickly Fifth Third Processing Solutions gained in-depth monitoring of its in-house POS transaction system, customized to suit its requirements.

It also gained a unified view across a mix of financial applications and platforms. This means the IT team could now analyze transaction performance

in real-time, including total number of transactions, approvals, denials and time-outs for nominated intervals.

With this insight, the team could predict issues, handle them more efficiently, and keep customers informed.

That's confirmed by Michael Crispyn, Vice President of Information Technology, who said "We have all that information updated every few seconds. Everything may look fine but if there is a problem and transactions are getting denied we can see the issues. We can contact our customers before they contact us and say 'We know about the problem and we are working on it.'"

Faster problem resolution

Prognosis has the ability to slice and dice' data from many different perspectives. This allows Fifth Third Processing Solutions to look at transactions for a specific BIN or FFID,

combined with specific cards and ATMs.

They can mix and match to see how the transaction flow is coming into the system, not just whether transactions are approved or declined.

This makes it much easier and quicker to pinpoint problems with particular cards and institutions and see if there is a pattern with denials.

They can assess if the problem is with the card issuer, the bank, or the individual, so problem resolution is much faster.

Time savings have also enabled lower cost of IT administration. As CIO Bob Bartlett comments: "We have been able to gain exposure to much more relevant information. It makes managing the system so much better for us."

Investment Intelligence

Prognosis has also been a valuable tool for capacity planning. When Fifth Third Processing Solutions decided to upgrade to new high availability servers, the servers were tested with Prognosis to validate the manufacturer's claims.

Crispyn added "It was the perfect tool to use to see what it would do. And we continued to monitor it successfully as the transactions went up.

"This helped us achieve a level of correlation we didn't have previously. We were able to simulate transaction processing out further than before and see the impact it would have on CPU, disks and so on."

In summary, Bob Bartlett, CIO at Fifth Third Processing Solutions says "We have been able to gain a more

complete view into the performance of our core processing systems. "Now we have more visibility into the transactions coming into each of our gateways, for approval and decline rates, and the reasons for the errors.

This gives us better insight into our processing effectiveness which results in a better overall experience for our clients."

Fast Time to Value

The domain knowledge of IR consultants brought years of experience to Fifth Third Processing Solutions.

A custom solution was deployed quickly, and while it required custom development, it was at a small cost compared to the expense of developing an in-house monitoring system.

" Prognosis is the last piece of the puzzle. It's our eyes and ears."

Michael Crispyn, Vice President Information Technology, Fifth Third Processing Solutions.



To find out more about Prognosis proactive performance management and to download a brochure, visit:

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