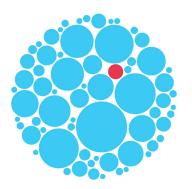**⸗ prognosis**
for Payments

USER STORY

Ramp-up Recovery

Prognosis delivers historical analysis, real-time tracking and predictive patterns to maintain availability.

INDUSTRY: Banking & Finance
PROBLEM: Learning about problems from customers, being reactive rather than proactive.
CHALLENGE: Avoiding major incidences during migration, understanding past behavior and predicting future behavior from external causes.
SOLUTION: Prognosis for Payments
BENEFITS: Offering the best possible experience for their customers and avoiding manual intervention in order to maintain availability on their payment process chain.

Background

A European banking and financial services company active in forty countries worldwide and serving approximately 10 million customers.

Challenges

The bank had no intel on what was happening in their wider payments infrastructure. They had inadequate tools to analyze historical credit card transaction declines. During migrations without real-time tracking visibility they couldn't respond to issues as they were happening, they had to wait until customers were effected and raised the alarm.

Solutions

The company chose Prognosis for Payments to track thresholds breached during migration, analyze historical transaction declines and proactively monitor the external wider infrastructure to notice issues immediately.

"Instead of responding to customer's complaints, we avoid customer's negative experiences."

Banking Executive

Benefits

Prognosis helps the bank create the best possible experience for their customers when using their bank cards, while they keep strict checks and balances in place during authorization and message control. They are proactive and in control by responding during conversions, ramp-ups and big changes.

Migration Incidences

During migration, the company could respond quickly to situations by tracking what was happening on real-time dashboards. Threshold alerts set up notified the team about abnormalities and specific reports were created to monitor the migration.

"We avoided at least 10 major customer impact incidents."

Batch Upload Error

At the first ramp-up the bank saw declines with response codes that did not apply. Prognosis picked up on the abnormalities and before the customer noticed, they immediately had the authorizations handled by the old system while they investigated the root cause. Approx. 8,000 cards were incorrectly loaded up initially. The cards were reloaded and ramp-up continued.

Terminal Processing Slipup

One specific terminal in the Czech Republic offered a negative amount on reversals, due to a processing mistake.

"Prognosis enabled us to pinpoint the root cause. We adapted our processing accordingly."

Incorrect ATC Values

A response code was signaled 75 times in a day, out of nowhere. The acquirer had sent incorrect ATC values. Once contacted the situation was rectified immediately. In the meantime, the client took internal measures not to decline because of this.

Insufficient Pre-authorization Amounts

Response codes from Prognosis showed in some cases (specifically abroad) the pre-authorization amount for fuel set at €125 was too low. After aligning with the Product Owner the bank raised it to €150.

Historical Analysis

Prognosis allowed the customer to analyze declined transactions and ended up notifying Mastercard about errors, including:

1. Public transport in Denmark: The bank investigated why they saw 60 declines per day from an acquirer and found that Transit fields were wrongly used in the authorization message. Mastercard notified the acquirer, who took corrective measures.

2. ATMs in Germany: During ramp-up the number of declines per day went up to 15. This was caused by wrong use of country code in the authorization messages sent. The acquirer immediately corrected this.

3. Fuel station in France: There were 15 declines per day during ramp-up. This was caused by wrong use of MCC code in the authorization message, which was corrected.

> "Over the past year there has been no need for manual intervention in order to maintain availability of their payment process chain."

Banking Executive, European Bank

Proactive Notification

The bank immediately notices issues outside of their cards systems but within their related systems or shared infrastructure, often before the owner who "causes" the issue notices it. Dashboards show deviating patterns in the process chain and customer impact focused thresholds get signalled. It enables the bank to take immediate action and adapt their system automation scripts. Customer impact has been avoided this way, and it helps the bank to stay above the legal norm for availability (including the prime-time norm on a continuous basis).

For more information visit ir.com   f   t   v   in

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