

Major Financial Services Company Detects Fraud and Achieves Compliance

THE PROBLEM

The company has incorporated, and continually refreshes, its state-of-the-art technology and service solutions to deliver best-in-class services to its clients. Bill payment monitoring and fraud detection are among the most important, as these often exert the most positive or negative impact on its clients' bottom line. This company's meticulous attention to quality and accuracy has enabled the firm to generate revenues by providing such services, in addition to account and item processing, and lending and source-capture solutions.

In the previous year, this company had utilized a then four-year-old monitoring tool which, toward the final days of its use—over one, 60-day period—had failed three times to automatically catch bill payment anomalies and instances. Manual intervention enabled this company to uncover these incidents that its monitoring software had missed. However, they knew that this was unacceptable and that **the system's failure**, combined with the need for manual intervention, **increased the cost-of-poor-quality (COPQ) metric for the monitoring process**, impacting the company's bottom line.

THE SOLUTION

The Fortune 500 company has leveraged the latest fraud detection and regulatory compliance tools for more than 25 years to enable its more than 16,000 clients to achieve excellence and solve business issues with respect to:

- » Payments
- » Processing services
- » Risk and compliance
- » Customer and channel management
- » Insights and optimization

A handful of team managers, including those in Main-frame Sustaining Engineering, were enlisted to evaluate and choose a new solution able to provide a more flexible and efficient bill payment monitoring and fraud detection program that assured the performance, availability and reliability of these most critical client service offerings. Monitoring was essential in order to catch errors before they became a problem and impacted service quality.

After the middleware team considered offerings from five vendors, **the company selected Nastel Technologies' AutoPilot® as the option best able** to meet the often-demanding criteria set forth in the hundreds of client service level agreements (SLAs) that the company needed to adhere to. The solution was implemented on a Microsoft Windows high availability configuration.

AutoPilot monitoring provides the visibility that enables the company to immediately spot the difference between "business normal" and "business abnormal" application states and **meet its goal to catch errors before they become problems**, increasing service quality. In an increasingly challenging and competitive business environment, the company required monitoring and SLA management for their bill payment and fraud detection applications, thereby preventing lost revenue due to poor performance.

In addition to these capabilities, they chose meshIQ AutoPilot, for:

- ✓ The deep, granular-level information it provides
- ✓ Its ability to provide top-down, big-picture views and On-demand drill down into problem details
- ✓ Its ability to proactively catch and quickly correct IBM MQ (WebSphere MQ / WMQ / MQSeries) issues before they interrupt or slow down production
- ✓ Real-time performance trends and statistics
- ✓ Personalized business views
- ✓ Rules-based alerts
- ✓ Real-time status displays

DETECT

Unlike their former system, **AutoPilot** enabled the company to detect infrastructure problems that could impact their bill payment and fraud applications on their UNIX, Linux and Windows platforms before they became full-scale problems. The solution's proactive engineering efficiency reduced errors and overall risk, giving them the ability to more quickly verify the company's threshold values, lower support costs and, in general, significantly enhance overall quality.

MONITOR

AutoPilot provides faster, more accurate monitoring of:



Queue managers
(QMGR)



Command servers



Repository managers



Dead letter queues



Pubsub brokers



Listeners



Qdepth



application process
monitoring of
**OPPROCS and
IPPROCS.**

AutoPilot's Complex Event Processing engine implemented on MS SQL Server for proactive error determination, its flexibility in alerting, its enhanced message editing tool based on the company's specifications, and the product's monitoring for the oldest message capabilities have provided **the robust solution they needed to guarantee high availability for their applications and high service levels.**

