Maximize ATM Uptime

The Problem
Automatic Teller Machines (ATMs) provide a critical service to bank customers and an increasingly important source of revenue to the banks themselves. ATM Transactions have become an essential component of the banking industry. The downside of this vital role of ATMs is that downtime in ATM machines can result in major headaches for financial institutions and cause customers to be dissatisfied, ultimately leading to lost revenues and decreased profitability. Traditional means of compensating for these potential problems have often meant deploying extra manpower and equipment in an expensive and unproductive manner.

The Solution
Effective monitoring and management of an ATM network and ATM machines can greatly reduce, if not eliminate, problems that occur with ATM transactions and downtime of ATM machines. Hardware, software and network errors that can plague ATM operators can be quickly identified and corrective action taken before they become an issue for the business. The ESQ ATM Transaction Analyzer (ATMTA) takes this one step further by utilizing predictive analytics to anticipate problems before they impact the ATM transaction stream and initiate solutions automatically.

Product Benefits
The ESQ ATMTA provides real-time monitoring and analysis of all elements of the ATM network. Continuous transaction data analysis ensures that both IT and Business Operations staff have visibility of ATM transaction activity and can manage potential issues as they arise. Avoiding disruptions in the flow of ATM transactions increases customer satisfaction as well as leading to increased revenue. In addition, reduced ATM downtime eliminates costs and improves operational efficiencies that result in greater profitability.

Product Description
The Transaction Analyzer (TA) helps ensure continuous, real-time management of transactions hosted on any computing platform. TA’s ETL agents that run on a variety of platforms to gather details on transactions processed and recorded in the Entry Journal (EJ) data files. TA can present transaction details and metrics in dynamic, customizable, web-based (WEB 2.0) views that are relevant to a diverse community of business and technology managers. The analysis provided by the ATMTA includes metrics such as activity by card issuer, card authorizer, and by FIID (Financial Institution ID). Live dashboard views of the ATMTA data provides instant snapshots of all Key Performance Indicators (KPIs).

Key Product Features
• Determine instantly if transactions are executing as expected
• Provides a breakdown of the types of transactions being processed
• Reduce mean time to repair by quickly isolating problems in critical business transactions
• Real-time decision support
• Data mining and data analysis in real time
• Visualization/ Dashboards, and Scorecarding
• Monitor activity by card issuer, authorizer, and FIID (Financial Institution ID)
• Increases ATM availability and profitability
  – Manages business rules that support SLAs
  – Provides intelligence to measure and adjust business rules/model
  – Promotes faster, more accurate, root cause analysis
  – Reduces helpdesk and service vendor expenses for lower total cost of ownership
• Supports more precise demand forecasting and capacity planning
• Allows customized views based on specific business models and metrics
• Provides customizable business rules for proactive service level management
Detailed Product Description

1. Flexible Web-Based Monitoring - Being a web-based product, ATMTA enhances the flexibility of monitoring transactions by providing platform and location independence to the user. ATMTA web interface displays the transaction details and can be customized based on data.

2. Interactive Ad Hoc Dashboards - The dashboard allows the user to drag and drop the data and start generating meaningful reports on the system. Simply select the data source, choose the elements and timeframes to view, and select the visual representation such as a Chart, Grid, Graph, etc.

3. Powerful Ad Hoc Reports and Queries - ATMTA provides an easy to use report and queries builder to assist in keeping the ATM network running at maximum efficiency and improve the performance of the ATM Network and Devices. It also allows the user to evaluate the ATM environment status and performance, and discover the causes of problems and SLA compliance failures.

4. Ready-to-Go Views for Instant ROI - ATMTA is equipped with pre-defined ready-to-go views. ATMTA views are defined with ATM network management best practices so users can immediately take advantage of its powerful features.

5. Real-Time Transaction Management – The industry first real-time transaction analyzer, ATMTA, processes transaction logs in real-time to provide KBIs such as approved and denied transactions. The user’s operations staff can then take appropriate recovery actions when abnormal conditions occur with no delays to ensure continuous management of the ATM network.

6. Easy System Administration – ATMTA ensures that data is always protected by using a multi-tiered security system that allows for the regular review of permissions granted to individuals and accounts used by automated processes.

7. Ability to Create Thresholds - A threshold can be created to define acceptable operational rules for specific transactions based on Key Performance Indicators. The user can specify the attributes like Severity, Polling Interval and Monitoring Status. Automated alert capabilities provide instant notifications in case of a violation.

8. Customer Centric Views - ATMTA provides the ability to create views depending on the business specific requirements. This gives the processor the ability to provide views to their customers without compromising data of another institution. The portal nature of the ATMTA environment allows a processor to provide specific information desired by a customer.

9. Real-time Transaction Trend Monitoring – Data captured can be stored and reported on in real-time for historical trend analysis to look for abnormal behavior in transaction processing.

10. Custom Entities & Owner Financial Institution ID’s (FIIDs) - ATMTA provides the ability to import your business specific entities and Owner FIIDs to its environment.

You can immediately see when and where a problem occurs with your ATM service, and take steps to rectify the problem before it affects your customers.

Benefit Summary

The ESQ ATMTA provides Business Operations Managers and IT staff of ATM network operators with a sophisticated yet easy-to-use, solution for achieving high levels of ATM availability, allowing businesses to improve customer satisfaction, increase revenue and reduce support and maintenance costs.

ESQ BS/I

ESQ Business Services and its affiliated organizations have been providing premier IT management solutions to fortune 500 customers since 1984. ESQ provides end-to-end solutions for retail businesses such as: Operational Business Intelligence, ATM Network Management, Transaction Management, System Integration, Performance & System Management and Real-Time Business Activity Management (BAM). With its unique approach to Transactional Business Intelligence, ESQ is one of the leading solutions providers worldwide.