



**TRANSFORMS YOUR  
PAYMENTS PERSPECTIVE**

**CASE STUDY**

**PROGNOSIS HELPS  
FIFTH THIRD  
PROCESSING  
SOLUTIONS UNLOCK  
THE VALUE OF ITS  
INFORMATION**

“Prognosis is the last piece of the puzzle. It’s our eyes and ears”.

**Michael Crispyn**

*Vice President Information Technology  
Fifth Third Processing Solutions*



**“WITH PROGNOSIS, WE HAVE BEEN ABLE TO GAIN EXPOSURE TO MUCH MORE RELEVANT INFORMATION. IT MAKES MANAGING THE SYSTEM SO MUCH BETTER FOR US. THIS PIECE ADDS ADDITIONAL VALUE TO WHAT WE DO.”**

**- Bob Bartlett**  
*CIO*  
*Fifth Third Processing Solutions*

## THE CHALLENGE

Cincinnati OH-based Fifth Third Processing Solutions was interested in gaining deeper insight to the performance and transactions flowing through its distributed point-of-sale applications.

While the premier payments' provider already had insight to its applications, it wanted to delve still deeper and enable the business to make decisions in real time based on system activity.

To help achieve these goals, Fifth Third Processing Solutions engaged Prognosis Consulting Services to develop a solution that would provide:

- Complete awareness of any actual or impending problems
- Effective handling of any queries
- Proactive contact with affected customers
- Rapid resolution of transaction processing issues

## THE CONSULTING BRIEF

- Gain a single management view of all transactions across multiple platforms
- Visualize transaction problems such as slow response times or transaction failures
- Receive proactive notification of service problems that might inconvenience customers
- Automate capture and alerting of transaction problems or patterns for investigation
- Incorporate specific fields, and “slice and dice” transaction data from multiple perspectives
- Offer merchant service levels for all transaction processing

Prognosis Consulting Services developed a custom-built financial transaction management solution using Prognosis Financial Transaction Manager, a generic transaction input capability based on financial messaging standard ISO 8583.

The Prognosis solution is also known as a “generic trawler” because its capabilities are not limited to financial transactions. The trawler enables rapid integration of any standard or custom transaction data sources, making it ideal for Fifth Third Processing Solutions because it could analyze its custom transaction data independently of the ISO standard.

## THE BENEFITS

Financial Transaction Manager processes log entries and presents data in real time across a mix of financial applications and platforms. It provides the deep insight Fifth Third Processing Solutions requires, incorporating total transactions, transfers and latency between transactions.

The benefits of the solution include:

- In-depth monitoring of the in-house developed POS transaction system
- Customized monitoring built from the ground up to specific requirements
- Flexibility to map differing transaction result codes to a “normalized” set of specified codes
- A single set of result codes for operators and other users of the data to work with
- Time and cost savings

Prognosis enables Fifth Third Processing Solutions to be proactive, predict issues and handle queries if issues arise. It does this by providing an in-depth view of transaction performance including the total number of transactions, approvals, denials and time-outs for nominated intervals and shows them as a percentage of the total transactions.

Michael Crispyn is able to achieve the right balance of information and alerts by setting a ratio of attempted transactions to denials to determine if an issue exists or not. “We have it set up so if there are more than a certain number of transactions and a specified percentage of them are being denied, we are notified,” he said.

“It’s normal to expect one or two, but not a high rate. If it’s a lower number of transactions, then denials will represent a higher percentage because there are fewer transactions.”

“We’ve played with that to achieve the right balance. We get real-time views from both systems.”

## REDUCED MONITORING AND STAFF COSTS

While the Prognosis solution required custom development, it was at a small cost compared to an in-house developed monitoring system.

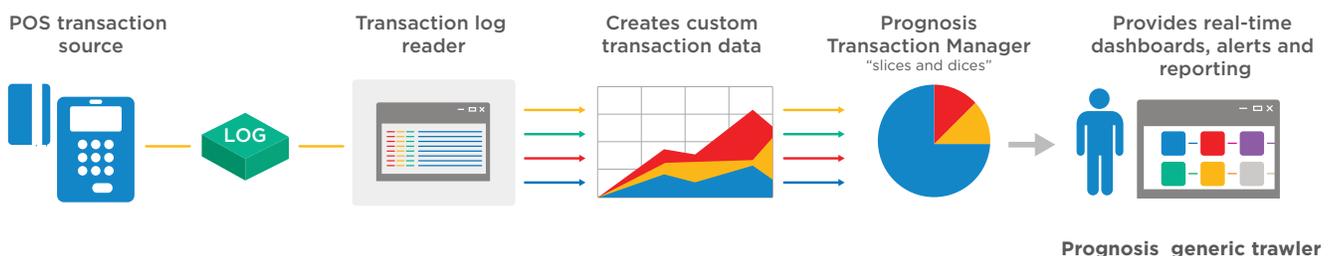
Integrated Research consultants developed the software to perform the specified transaction monitoring, event processing and detection functions. This was complemented by rapid deployment leveraging years of experience in providing POS log monitoring systems. The Financial Transaction Manager solution immediately helped correlate system activity such as capacity on IP lines with errors customers might be experiencing.

Crispyn adds, “Prognosis tells us how many connections are left on a router, for example. We have all that information updated every few seconds. It’s the last piece of the puzzle. It’s our eyes and ears.”

It’s this type of insight that allows companies to manage the huge transaction processing spikes during the Thanksgiving and Black Friday shopping sprees that mark the beginning of the traditional Christmas retail season.

Quoting the stores’ maxim — “Chaos equals profits”, Crispyn says, “In the past, we had an issue with an authorizer’s link being down. Without Prognosis we may not have seen that, especially if it’s on the other end. If we had transaction issues coming in and unless we solved the error messages, they sometimes built up on a screen until there were hundreds of messages.”

He continued, “We wanted to somehow track that a little bit better with a system that intuitively meets our needs. We could then see all the transactions and the wait state of those and a heads up for what’s coming in after.”



## DEEP INSIGHT SPEEDS PROBLEM RESOLUTION

Prognosis displays the same data from many different perspectives. Its flexible “slice and dice” features allow you to create key fields and combine certain fields into one key. So for example, financial institutions can look at transactions for a certain BIN or FIID combined with certain cards and ATMs; they can mix and match and see how the transaction flow is coming into the system, not just whether transactions are approved or declined.

The Prognosis Financial Transaction Manager engine allows financial institutions to choose which metrics are generated on the fly by defining and redefining transaction detail combinations. They can build custom result sets using any combination of available financial and non-financial transaction data.

Fifth Third Processing Solutions benefits from the level of detail Financial Transaction Manager provides through greater insight to transaction status — and can see if transactions are getting processed or not. It’s much easier and quicker to pinpoint problems with particular cards and institutions and see if there is a pattern with denials. Troubleshooting is much easier; it’s easier to see if the problem is with the card issuer, the bank or the individual. The result — problem resolution is much quicker.

Michael Crispyn adds, “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.’”

“We are able to better ascertain if some of our clients begin declining a larger number of transactions. Ordinary transaction monitoring does not provide that insight. We are able to configure it to suit our unique requirements. We can slice and dice the data on the fly and can change our view to match the circumstances. We can look at transactions from different angles and pinpoint where a problem may exist. This enhances our ability to minimize disruptions to our customers, and in turn, their customers.”

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Now the Tandem management team can measure, collate, report and trend transaction data such as throughput, approval rates and response times.

## PROGNOSIS ENABLES CAPACITY PLANNING

Prognosis also enables post-event analysis. Data collections can be summarized with custom criteria to understand historical trends. This makes it a valuable tool for capacity planning. Crispyn explains, “When we decided to upgrade to our newest Itanium-based high-availability servers, we first brought them into the test environment and ran stress tests.”

“We could load them extremely high. We used our generic trawler and core Prognosis CPU and disk information to validate what we could expect from the upgrade. Prognosis was very valuable in this way to see if what the manufacturer claimed was in fact true. 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. Although we can predict what the transactions might be, we can’t really predict what the associated CPU and disk activity will be. 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.”

## ABOUT FIFTH THIRD PROCESSING SOLUTIONS

Fifth Third Processing Solutions, LLC delivers innovative payment transaction processing and acceptance solutions to create and support complex payment strategies for merchants, businesses and financial institutions around the world. A pioneer in card payment acceptance in the early 1970s, Fifth Third Processing Solutions is headquartered in Cincinnati, Ohio and is a joint venture with Advent International and Fifth Third Bank, a subsidiary of Fifth Third Bancorp (FITB).

Learn more at [www.FTPSLLC.com](http://www.FTPSLLC.com)



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Integrated Research, the company behind Prognosis, provides market-leading performance monitoring solutions for HP NonStop, payment networks, IP telephony environments and distributed systems.

Since its inception in 1988, Integrated Research has maintained its focus on providing best-in-class monitoring and management solutions.

Integrated Research is proud to be partnered with ACI Worldwide to deliver ACI Payment Service Management™ to the world's largest financial institutions, retailers and processors around the world.

ACI and Integrated Research are united in creating valuable and highly-differentiated solutions that will benefit their customers worldwide — all day every day.

ACI Worldwide is an authorized reseller of Prognosis. This case study was originally published by Integrated Research.



## REVOLUTIONIZES PAYMENTS

ACI Worldwide, the Universal Payments company, powers electronic payments and banking for more than 5,000 financial institutions, retailers, billers and processors around the world. ACI software processes \$13 trillion each day in payments and securities transactions for more than 300 of the leading global retailers, and 21 of the world's 25 largest banks. Universal Payments —  — is ACI's strategy to deliver the industry's broadest, most unified end-to-end enterprise payment solutions. Through our comprehensive suite of software products and hosted services, we deliver solutions for payments processing; card and merchant management; online banking; mobile, branch and voice banking; fraud detection; trade finance; and electronic bill presentment and payment. To learn more about ACI, please visit [www.aciworldwide.com](http://www.aciworldwide.com). You can also find us on Twitter @ACI\_Worldwide.

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