

# Digital Bank Achieves User-Experience Goals

With NETSCOUT nGeniusPULSE Precise and Consistent Testing

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## OVERVIEW

### The Challenge

- Time to resolve issues was delayed
- Ensure SLA with 3rd party retailer was met

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### The Solution

- nGenius®PULSE
- nPoint 3000 – Hardware and Virtual

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### The Results

- Reduced Mean-Time-to Resolution (MTTR)
  - Enhanced process to meet SLA with 3rd party retailers
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## Customer Profile

This multi-billion-dollar, U.S.-based digital bank and services company offers a breadth of financial products from personal and home loans to checking and savings accounts to payment services. They boast a substantial staff of 17,000 employees who support a global network of over 75 million retail vendor locations while their multiple data centers process millions of digital transactions for their 40 million customers. To maintain their superior customer service goals, they have established several contact centers around the world.

The desire to shed paper money in favor of digital payments has been on the increase with each generation. This financial services company recognizes that their network availability and performance is not only critical to continue providing excellent customer service but is what also drives their growth, revenue, reputation and overall business success.

## The Challenge

To provide customer service and process transactions, time is of the essence. The IT organization had several areas targeted to improve and optimize:

- **Reduce Resolution time for issues reported to IT:** Executive Management set an aggressive goal of resolving all Priority 1 issues within 1 hour of being reported.
- **Optimize end-user experience:** Multiple instances of slow connection and poor performance were reported with critical communication and business applications, including their main CRM/banking application. When a global public health crisis resulted in over 2000 call center agents working from home, the 1-hour resolution goal became even more critical. At that time, the work-from-home users started experiencing issues on Webex conference calls.

- **Reduce time dedicated to daily process:**

To complete the nightly, manual switch over between 2 main data centers, IT needed to reduce the time spent verifying availability. In the mornings, they wanted to automate the set-up process in the call centers of the applications and dialers to ensure availability and performance before calls come into call center.

- **Meet SLA expectations:** A separate network manages connections and routing for authorizations and transactions with 3rd party retailers. IT must ensure the SLA is met so that poor performance does not impact customer relations, company reputation, and a large revenue stream.

nGeniusPULSE testing quickly verifies network availability after the nightly data center switch over. Web and VoIP testing verifies the availability of the call center applications and dialers, automating a portion of the morning start-up process.

nPoint 3000s are also deployed in the additional network to monitor transactions with 3rd party retailers. The nGeniusPULSE Sites Overview Dashboard (map view) visually shows when latency between the data center network and retailer exceeds established thresholds. They use QoS tagging and added auto baselining to monitor the most critical traffic routes. nGeniusPULSE also uses SNMP polling to monitor router/infrastructure health.

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For more information about NETSCOUT Retail Banking solutions visit:

<https://www.netscout.com/solutions/retail-banking>

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## Solution in Action

The company relies on the NETSCOUT® nGeniusONE® Service Assurance platform for packet-based traffic monitoring and analysis. They selected NETSCOUT nGeniusPULSE, with nPoint 3000 instrumentation, to add active, synthetic testing from remote locations, over Ethernet and Wi-Fi, to their monitoring solution.

The nPoint 3000s are in Call Centers, and the virtual versions will be deployed on the laptops of sub-groups of the home-based workers. Pro-active problem detection with scheduled tests, even when the network is not in use, identifies problems before the call agents are impacted. If there is an issue, the nGeniusPULSE tests indicate if the cause is with the network, Wi-Fi, or application. In one example, nGeniusPULSE Path testing of simulated Webex calls showed high number of hops with high latencies. To further isolate delays within the CRM/Banking application, Business Transaction Testing (BTT) is used to simulate user actions and identify where delays occur.

## The Results

This digital banking and services company uses nGeniusPULSE in many ways to ensure quality user experience and save time troubleshooting issues when they do occur.

- Isolating problem domains quickly enables routing issues to the correct team, reducing MTTR.
- In the example of Webex issues, once IT identified the multiple number of hops in the path, they were able to institute a proxy path change that reduced the number of hops by 60%, immediately improving the call agent experience.
- The company was able to migrate to pro-active SLA monitoring with continuous testing and visual dashboards to spot potential issues.



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