

Instant Payment Observability

Elevating Customer
Experience at Scale
through Intelligent Insights



Current Situation

One of India's oldest public banks faced significant challenges with its rapidly increasing Instant Payments volumes. The bank was grappling with high transaction failure rates and lacked visibility into the causes of these failures. Distinguishing between infrastructure and application issues was time-consuming, and there was a looming risk of regulatory penalties due to the high failure rates. This was becoming executive level discussion in the Bank.

VuNet Solution/Use Case Details

- VuNet deployed its advanced observability solution, designed to capture the entire UPI transaction journey.
- This included monitoring from the gateway through the middleware to the UPI switch and the interface with the core banking system, encompassing both the application and infrastructure layers.
- The solution provided real-time visibility into transaction performance, enabling the bank to accurately monitor and analyze every aspect of Instant Payments.

Critical Enablers

End-to-End Transaction Visibility: Holistic view of the transaction process, highlighting points of failure and performance bottlenecks.

Real-Time Performance Insights: Continuous tracking of transaction metrics allowed for immediate identification and resolution of issues.

Error Diagnosis and Categorization: Precise pinpointing and diagnosis of error scenarios, facilitating quicker and more effective troubleshooting.

Unified View: Observability across both app and infra layers ensured a comprehensive view of performance.

Business Impact

	Before VuNet	After VuNet
Transaction Visibility	End of Day report from Regulator	Real-time
Diagnosis of Incidents	War room between Infra, App and Core Banking teams	Intelligent alert notifications isolated the issue instantly
Latency Challenges	No visibility	Real-time view to segregate failures due to external vs. internal factors
Incident Response	Few hours	30-45 mins
System Reliability and CX	No control	Improved success rates, overall system performance and customer experience

Benefits

Reduction in Technical Failures: The bank experienced a marked decrease in Instant Payments failures, enhancing overall system reliability.

Improved Customer Experience: With reduced failures and efficient transaction processing, the bank was able to offer a superior customer experience.

Enhanced Decision-Making for Digital Banking Team: Improved Instant Payments performance and the ability to handle higher volumes without compromising system stability.

Board-Level Confidence and Regulatory Compliance: Effectiveness in reducing failure rates and enhancing performance addressed the board's concerns and helped in maintaining regulatory compliance.



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