

## Solution Brief

# Optimizing Network and Application Performance for Financial Services Organizations

According to a recent PWC Global CEO survey, 81% of global banking CEOs are concerned about the speed of technological change, the highest of any other industry sector. With technological change comes an increased chance for disruption to network and IT systems, but financial services organizations cannot afford disruptions to service or outages that lead to customer churn, regulatory penalties, or reduced business productivity. They also cannot afford not to keep up with the transformation efforts in the industry.

In today's marketplace, a customer-centric approach dictates the need for immediate access to personal and financial information, customer support, new products, and various services via applications across a myriad of devices and platforms. To deliver flawless customer experiences and stay competitive with new offerings, financial services organizations need to embrace this period of technological transformation. With the rapid change and adoption of new technologies, a focus on gaining agility in deploying new services and comprehensive performance visibility so that customer experience can be maintained is not just a strategic mission, but a critical imperative.

Therefore, financial services organizations require a solution to:

- Ensure the delivery of uninterrupted, seamless customer and end user experience, despite an evolving IT environment and infrastructure.
- Mitigate disruptive latency and packet loss spikes resulting from bursts of network traffic. In a sub-microsecond world, millisecond latency metrics make the difference between boom or bust.
- Maintain performance and end user experience monitoring costs for on-premises and cloud-based applications.

## With changes, come challenges: major challenges financial institutions face today

The technological disruption taking place means speed and accuracy in collecting and analyzing data from a broad range of devices and disparate systems is the difference between significant profit and catastrophic loss. Service degradation is not only inconvenient, it is considered unacceptable by users, customers, and partners in a highly volatile fiscal environment. So, mitigating and eliminating degradations caused by jitter, packet loss, and other factors are urgently imperative.

We know that you need to be able to act and respond in real-time, and you need the ability to quickly rule out your network or your ISP's network as the source of the problem.

- 1. You need to identify the source of a degradation when it happens:** You need to be able to act and respond in real-time. You need the ability to quickly rule out your network or your ISP's network as the source of the problem.
- 2. You need to be able to prevent performance degradations:** Before degradations even happen, mitigate them with a single solution that combines active, high-definition network testing, and passive, traffic-based service experience monitoring. Understand end user and application performance across the entire network, including the cloud, enabling you to benefit from the correlation of data in a single pane of glass with predictive analytics.

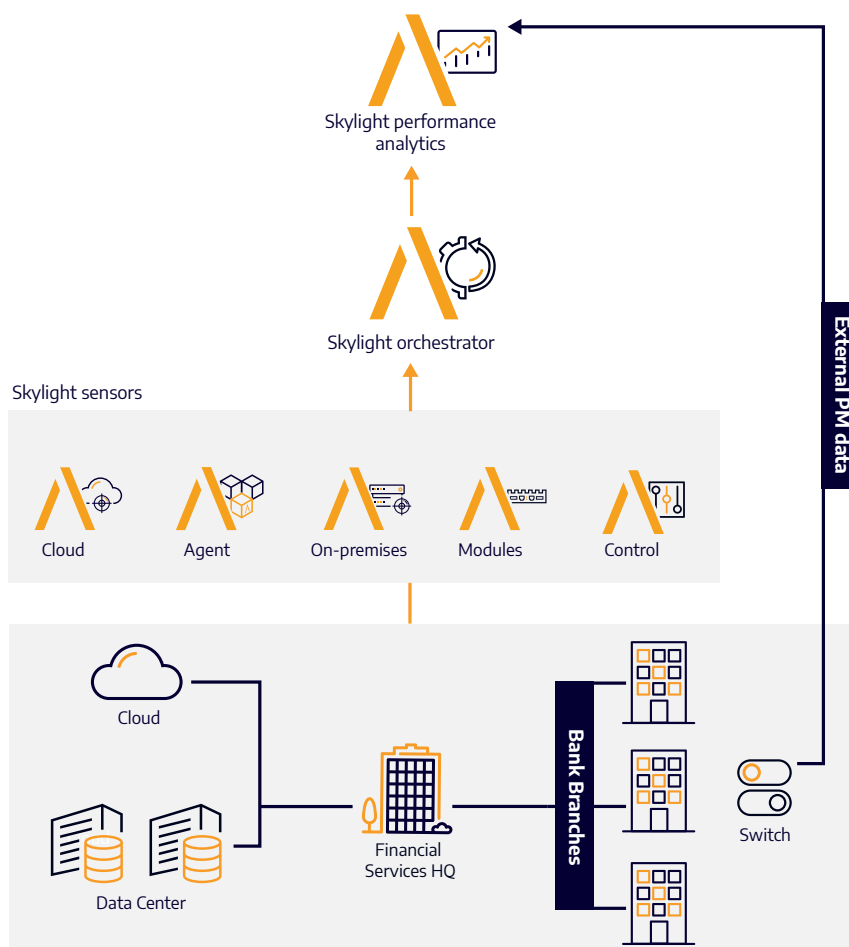


Figure 1: Skylight enterprise network visibility

## How Skylight solves these challenges for financial services organizations

### 1. Immediately identify the source of performance degradation

Skylight can detect the invisible. With a one millisecond granularity and one microsecond accuracy, previously-hidden microbursts that are causing slowness in the network and poor customer experience are easily identified with Skylight's active monitoring sensors.

Skylight delivers extremely precise SLA monitoring. It reports min/max/average every second and delivers one-way utilization, packet loss, availability, latency, and delay variation metrics, among other critical KPIs. It empowers financial services organizations to monitor their infrastructure with the industry's finest granularity and with military precision.

### 2. Preventing performance degradations before they happen

Accedian has combined both active and passive application and network performance monitoring together in a single solution. This data, together with third party data sources, is correlated and analyzed in Skylight to provide real-time and predictive insights on performance and end user experience.

## The power of Skylight for financial services

Skylight is a performance monitoring solution well-suited for all environments: on-premises, private cloud, and public cloud, from the core to the edge. It delivers performance visibility through a lightweight SaaS deployment model. The traffic that it captures is processed and compressed, or turned into compact structured metadata, reducing the amount of data that needs to be sent and retained for visibility and history. It drastically reduces the amount of captured information sent over the network – 20 to 50 Mbps for a full 10 Gbps link. And, because Skylight is a software-only solution, it eliminates the need for expensive data storage and capture appliances.

For service activation testing, Skylight enables teams to test the exact service path using active, high-definition network testing capabilities for one-way and bidirectional flows, as well as L2 and L3 services. Skylight provides sensors for both active (L2-4) and passive (L2-7) monitoring that tracks live traffic and reports on network resource usage.

For retail and commercial banking, Skylight enables consistent multi-channel banking service levels for all customers, including

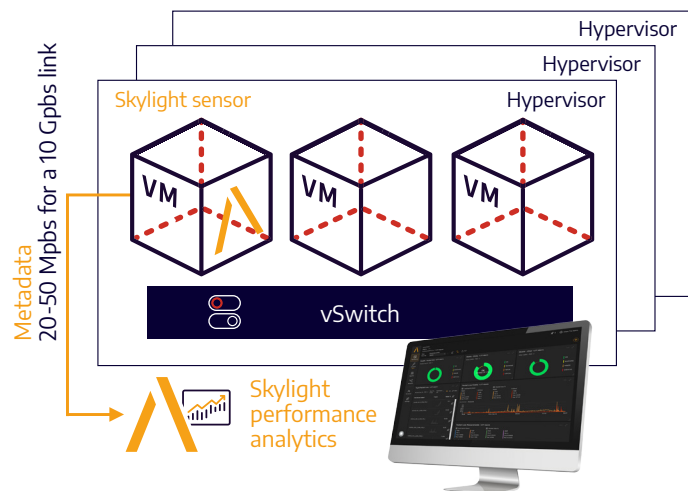


Figure 2: Skylight sensors provide full performance visibility

those in remote branches. It enables IT ops to isolate application, network and transaction performance issues 90% faster than traditional methods, and provides instant alerts for transaction slowdowns or failures, as well as user problems.

It also enables IT ops to track the performance of every consumer transaction flowing across your banking network. It combines transaction profiling, network and application performance management and end-user experience monitoring for complete banking application visibility.

Skylight provides exceptional user experience for policy issuance and underwriting, claims adjustment, and other online applications. It also helps insurance providers to ensure operational efficiency, which is why many insurance policy services are offered via mobile and served from the cloud today. Insurance applications moved from on-premises to the cloud have to be maintained efficiently to ensure that the service is uninterrupted and meets customer expectations.

## Skylight is built for the hybrid infrastructures of today's financial services organizations

Skylight is an integrated, software-only network and application performance monitoring platform that includes analytics and is specifically designed for monitoring hybrid environments.

Skylight provides real-time performance to application teams, from the macro intelligence perspective to the micro detail, enabling them to maintain peak performance at all times. It also lets them quickly isolate and triage performance degradations or issues.

Accedian Skylight provides:

- Microsecond microburst detection to provide immediate “proof of innocence” for network paths; especially critical in low latency environments
- Active, high-definition network testing, and passive, traffic-based service experience monitoring in a single view allows for augmented data correlation and analytics, resulting in faster identification and resolution of network issues
- Complete visibility of all network traffic from the network edge to the cloud and data center
- Comprehensive end-user experience status for all applications
- Visibility on 100% of application transactions and users
- Simple, lightweight deployment model and no agents or hardware to install ensures that Skylight is up and running in minutes
- Real time, high fidelity performance monitoring for demanding financial services applications
- Comprehensive machine-learning driven analytics based on real-time and historical data

## Run at peak performance before, during, and after cloud migration

Skylight is an ideal solution for ensuring the success of migration of financial services applications to the cloud. It provides complete performance visibility throughout the migration, starting with baselining performance on-premises and ending with seamless digital experiences of migrated applications hosted in the cloud. It does so without requiring any additional hardware components.

Skylight also helps financial services teams ensure that application performance and end user experience achieve their mandated performance goals.

## Summary

Ensuring low latency for an exceptional user experience is a key part of digital transformation for the financial services industry. Financial institutions need to be focused on cutting-edge technology and agile in adopting new solutions in order to stay ahead of the competition and deliver flawless experiences for customers and partners.

Performance degradation is unacceptable and even minor packet-loss, minimal delay and almost imperceptible microbursts can impact customers and end users significantly. Downtime is unimaginable. Skylight is a performance analytics and end user experience solution that combines full-stack unified network and application monitoring with the ability to dive deep to find the source of any degradations for quick resolution. It is the industry's first performance analytics and monitoring solution that brings high definition active data and passive, wire data analytics into a single, unified view.

## About Accedian

Accedian is the leader in performance analytics and end user experience solutions, dedicated to providing our customers with the ability to assure their digital infrastructure, while helping them to unlock the full productivity of their users.

**Learn more at [accedian.com](https://accedian.com)**