



CLOUDMON NETWORK ASSURANCE SERVICE

Preventing Payment Failures in Banking

Cloudmon Network Assurance: Ensuring Reliable Banking Networks



Overview

The banking sector has rapidly shifted toward digital channels, with over 70% of customers now using mobile apps for payments, transfers, and daily banking. This reliance makes service speed, reliability, and accuracy critical. Even brief disruptions can impact customer trust, invite regulatory scrutiny, and result in financial loss, underscoring the need for robust digital performance management.

Problem Statement

Even with advanced monitoring tools in place, customers may experience failed payment transactions, leading them to report issues through call centers and social media.

- Traditional monitoring (CPU, memory, DB health, and infrastructure uptime) might show systems as “healthy.”
- The gap: Existing monitoring might not capture the full end-to-end customer journey, including login, fund transfer, and payment confirmation.

Unaddressed, this type of failure leads to:

- Loss of customer trust and reputation damage.
 - Regulatory fines due to non-compliance with payment reliability standards.
 - Direct financial impact if transactions fail during peak usage.
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Cloudmon Network Assurance in Action



How It Works

- **Synthetic Transactions:** Agents simulate real customer actions every few minutes (login → add funds → complete payment).
- **Detection:** Assurance detects failure rate in simulated payments, specifically at the payment confirmation stage.
- **Correlation:** Analysis ties failures to API latency spikes at the payment gateway. Other infrastructure metrics remain green, proving the issue is transaction-level, not system-level.
- **Escalation & Evidence:** Assurance generates a clear report for IT and business teams showing failure rates, affected flows, and root cause correlation.



Cloudmon Network Assurance- Business Impact



Solution Benefits

Operational Impact

- IT teams can detect issues within minutes rather than hours, significantly lowering time-to-detect (MTTD).
- Clear visibility into root causes, such as API gateway latency, eliminates wasted effort and cross-team accountability gaps.
- Faster resolution shortens Mean Time to Repair (MTTR) and minimizes business impact.

Customer Impact

- Payment failures are fixed before they affect the majority of customers.
- Protects brand trust – customers don't see repeated failures in critical services.
- Reduces social media complaints and limits customer attrition to competitors.

Financial & Regulatory Impact

- Avoids regulatory fines for failed transaction reliability (especially in markets with strict banking compliance).
 - Protects revenue from uninterrupted payment processing during high-transaction periods.
 - Provides assurance evidence for audits, proving the bank actively validates payment SLAs.
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Cloudmon Network Assurance- ROI



ROI of Implementing Network Assurance in Banking

- **Reduced Financial Losses:** By proactively detecting and resolving system issues, banks can prevent high-cost outages. For example, avoiding even a two-hour outage during peak periods can save hundreds of thousands of dollars in failed transactions and operational disruption.
 - **Minimized Compensation and Fines:** Assurance solutions help mitigate regulatory exposure and customer compensation costs. Early detection can prevent incidents similar to Barclays' 2025 outage, where over 50% of payments failed and compensation costs were estimated at £5–7.5 million.
 - **Preserved Revenue and Customer Trust:** Continuous system reliability ensures transaction completion, protecting revenue streams and maintaining client confidence. This directly supports customer retention and reduces reputational damage.
 - **Operational Efficiency:** Automated monitoring and issue resolution reduce manual intervention, freeing IT teams for higher-value tasks and lowering operational costs.
 - **Quantifiable ROI:** For large financial institutions, even a single avoided outage or fine can justify the investment in assurance solutions. Across multiple incidents, these savings compound, delivering measurable ROI and improved compliance metrics.
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