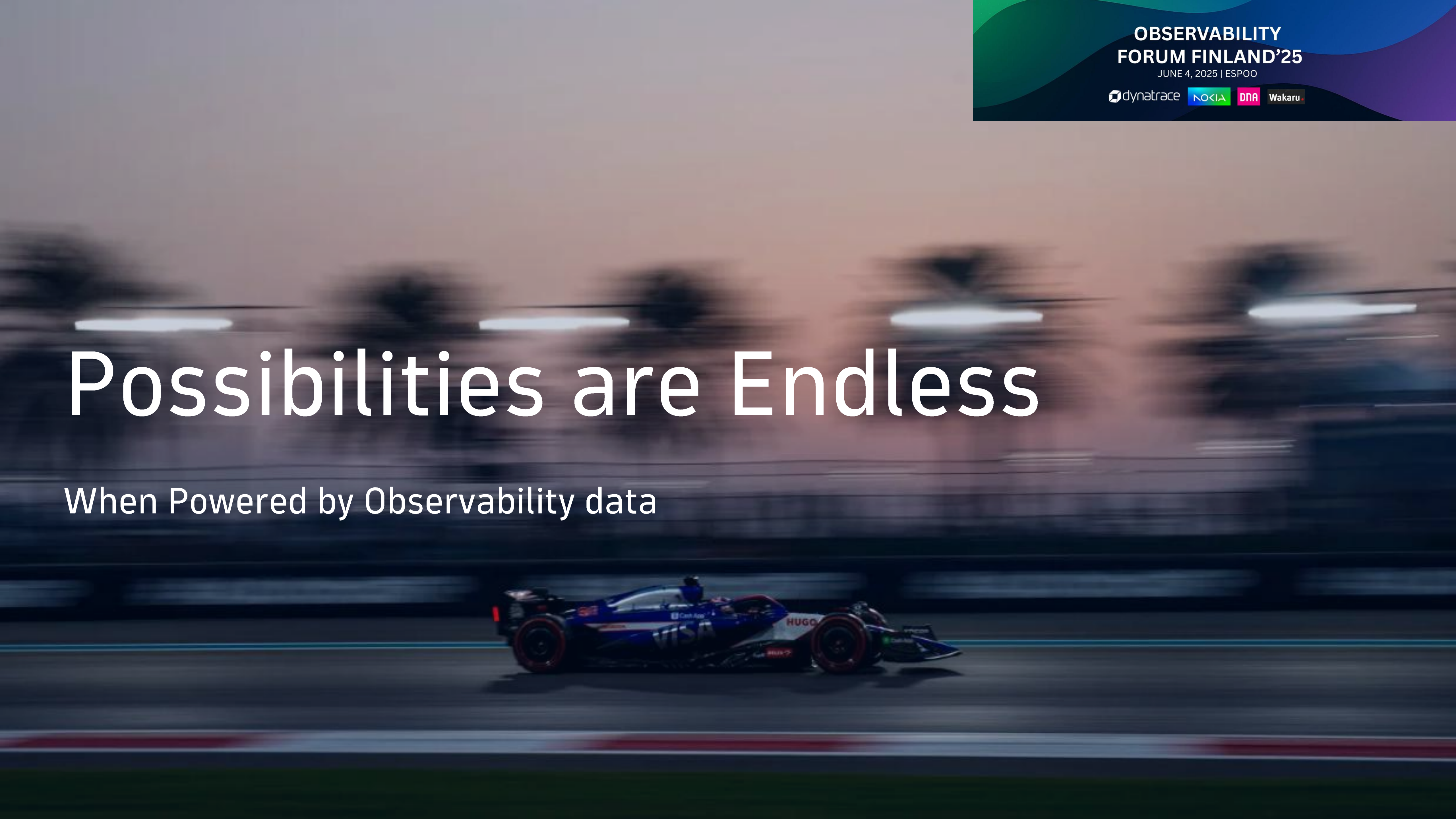


Possibilities are Endless

When Powered by Observability data

Observability ≠ Incident Troubleshooting

Or even the three pillars

Traces Metrics Logs

Topology Traces Metrics Logs Behavior Code Metadata Network Security Events Threats

> "Observability is no longer just about keeping systems up – it's about understanding how technology drives business outcomes."
>
> *Gartner, Observability Trends*

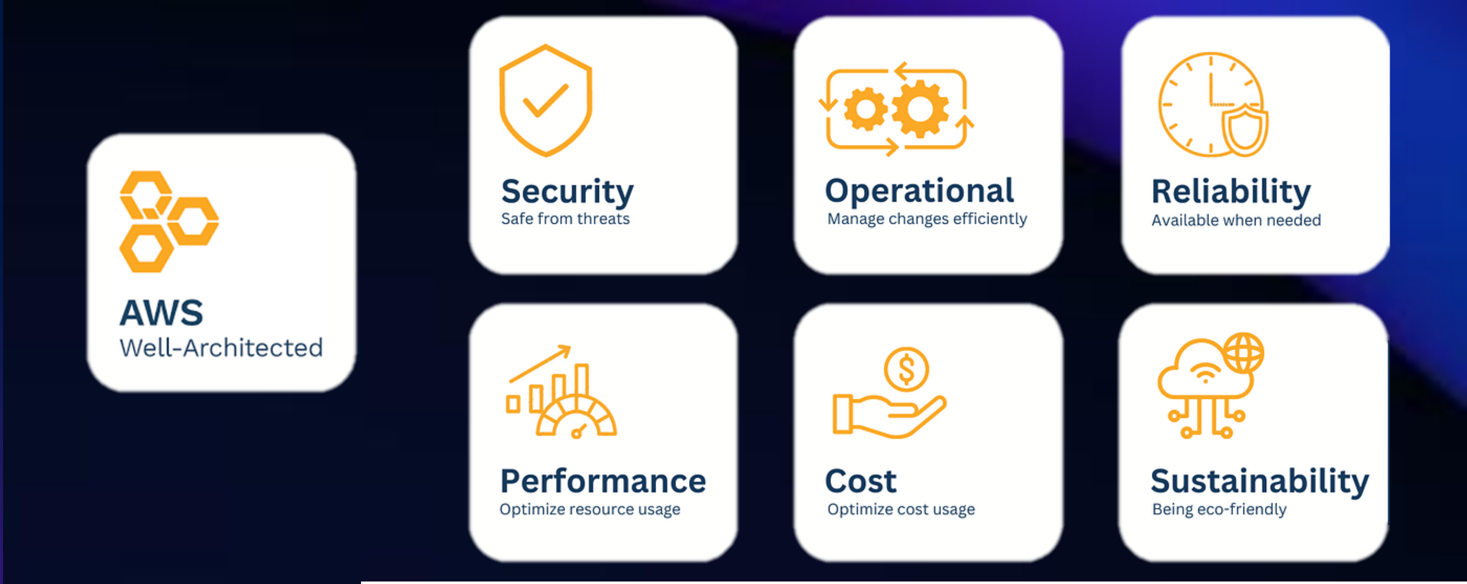
Observability for Developers

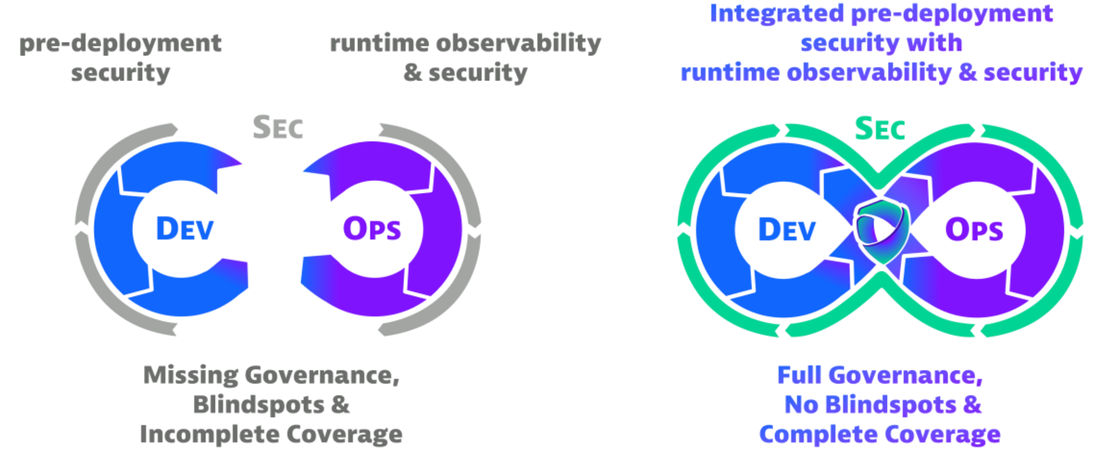
What: Quality / Security Gates

Who: All

How:

- Observability built-in throughout SDLC
- Tracking key SLOs with every deployment / build
- Automatic failure / success of each stage based on this
- Ensuring drift does not take place




pre-deployment security

runtime observability & security

Sec

Dev

Ops

Missing Governance, Blindspots & Incomplete Coverage

Integrated pre-deployment security with runtime observability & security

Sec

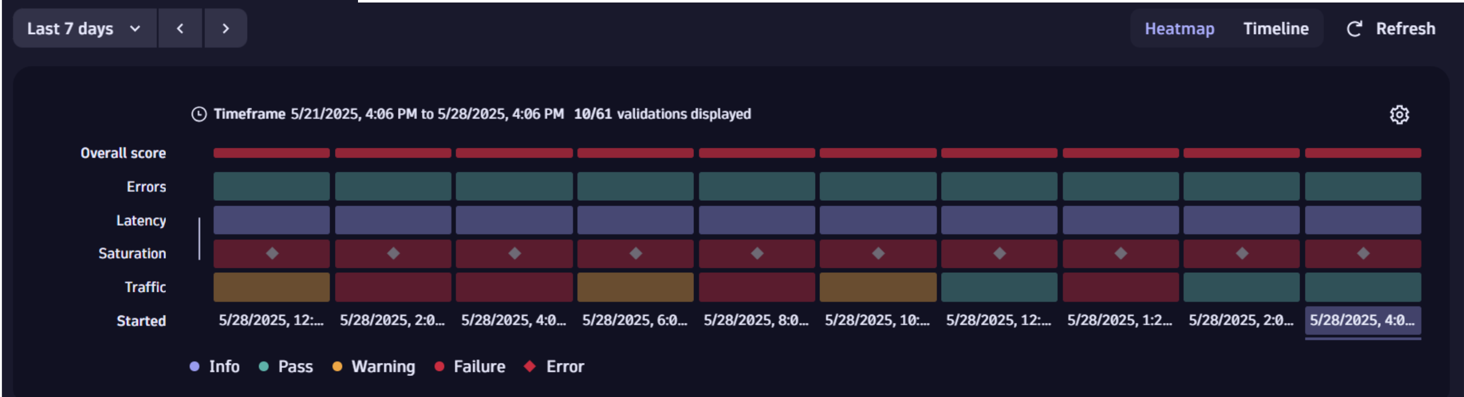
Dev

Ops

Full Governance, No Blindspots & Complete Coverage

Validation history

Select a validation event to see its details.


Select timeframe

Last 7 days

Timeframe 5/21/2025, 4:06 PM to 5/28/2025, 4:06 PM 10/61 validations displayed

Overall score

Errors

Latency

Saturation

Traffic

Started: 5/28/2025, 12:... 5/28/2025, 2:0... 5/28/2025, 4:0... 5/28/2025, 6:0... 5/28/2025, 8:0... 5/28/2025, 10:... 5/28/2025, 12:... 5/28/2025, 1:2... 5/28/2025, 2:0... 5/28/2025, 4:0...

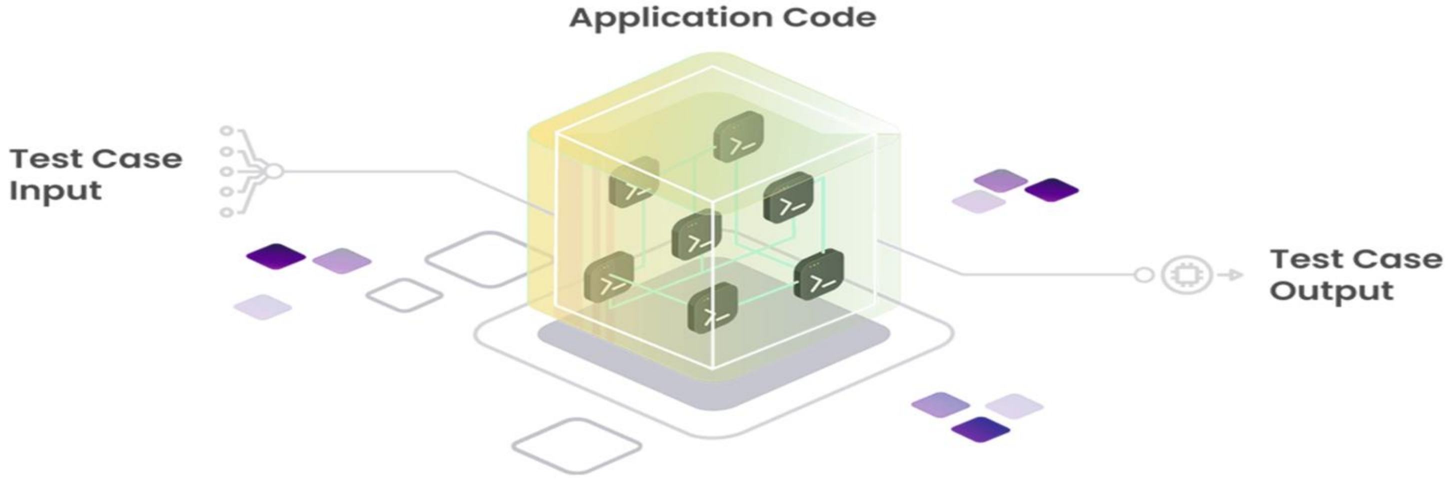
What:

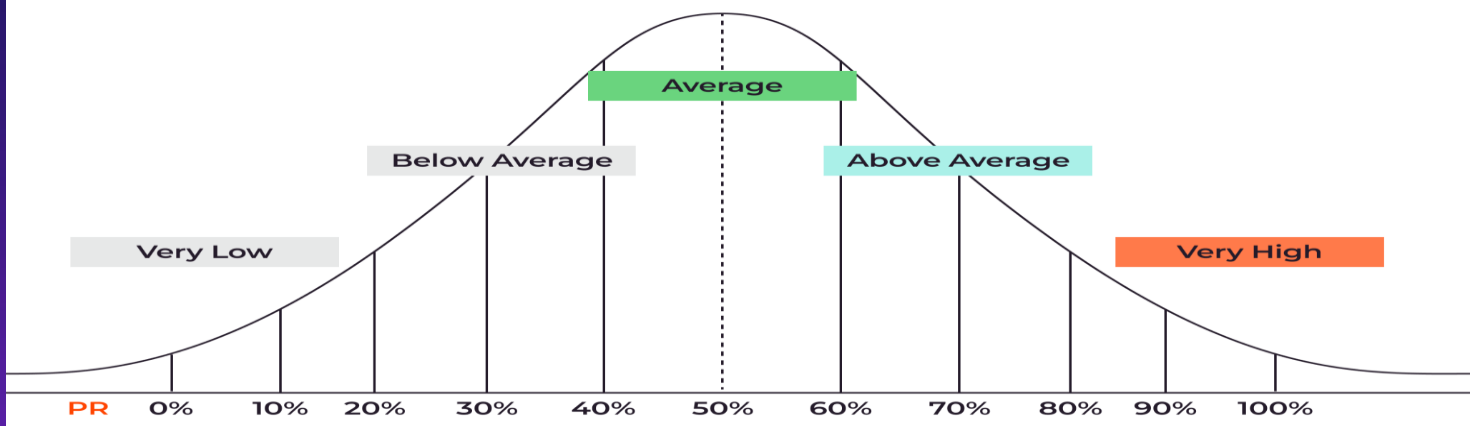
- White box testing
- Test data collection
- Performance benchmarking
- Dead code detection
- Chaos monkey guardrails
- Learning the code
- Troubleshooting

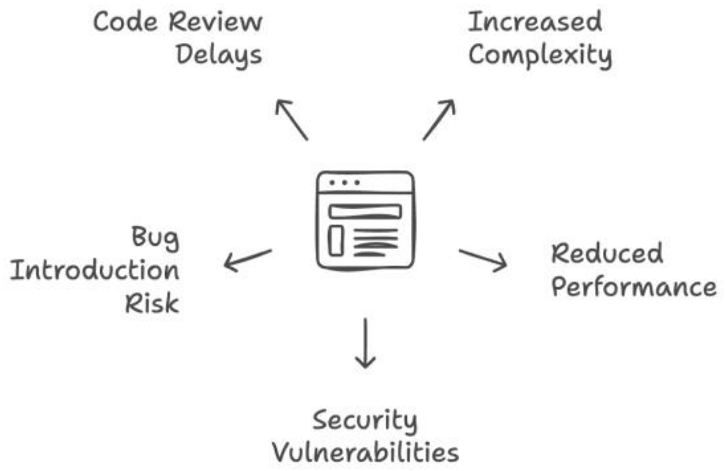
Who: All

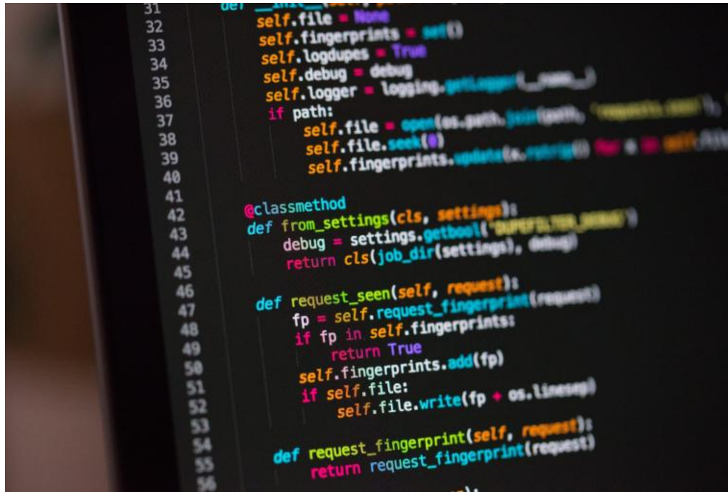
How:

- Full visibility into the code and access to real-time data and runtime behaviour insights









```
    def __init__(
        self.file = None
        self.fingerprints = set()
        self.logdupes = True
        self.debug = debug
        self.logger = logging.getLogger(__name__)
        if path:
            self.file = open(os.path.join(path,
            self.file.seek(0)
            self.fingerprints.update(x.rstrip() for x in self.file)

    @classmethod
    def from_settings(cls, settings):
        debug = settings.getbool('DUPEFILTER_DEBUG')
        return cls(job_dir(settings), debug)

    def request_seen(self, request):
        fp = self.request_fingerprint(request)
        if fp in self.fingerprints:
            return True
        self.fingerprints.add(fp)
        if self.file:
            self.file.write(fp + os.linesep)

    def request_fingerprint(self, request):
        return request_fingerprint(request)
```

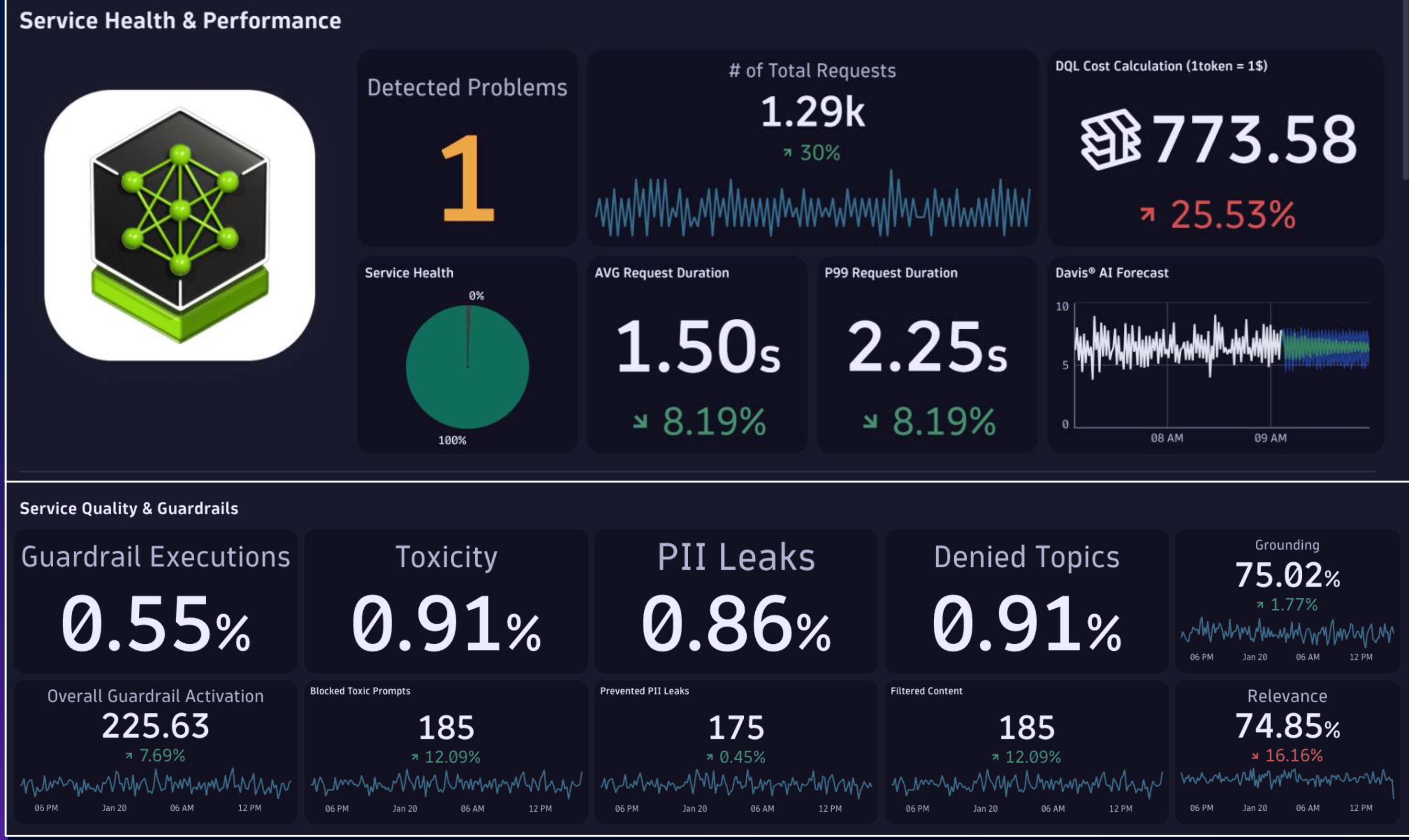
What: AI Observability

Who: All

How:

- Nearly ½ of all AI capabilities are custom built
- 2/3rd of AI projects are not yet in Production
- Multi-modal tracing for complex AI
- Predictive Operations for cost and latency optimisations
- Guardrail analysis to ensure compliance, security and quality
- Full governance

SOURCE: McKinsey,



Service Health & Performance

Detected Problems
1

# of Total Requests
1.29k
↗ 30%

DQL Cost Calculation (1token = 1$)
773.58
↗ 25.53%

Service Health
0%
100%

AVG Request Duration
1.50s
↘ 8.19%

P99 Request Duration
2.25s
↘ 8.19%

Davis® AI Forecast

Service Quality & Guardrails

Guardrail Executions
0.55%

Toxicity
0.91%

PII Leaks
0.86%

Denied Topics
0.91%

Grounding
75.02%
↗ 1.77%

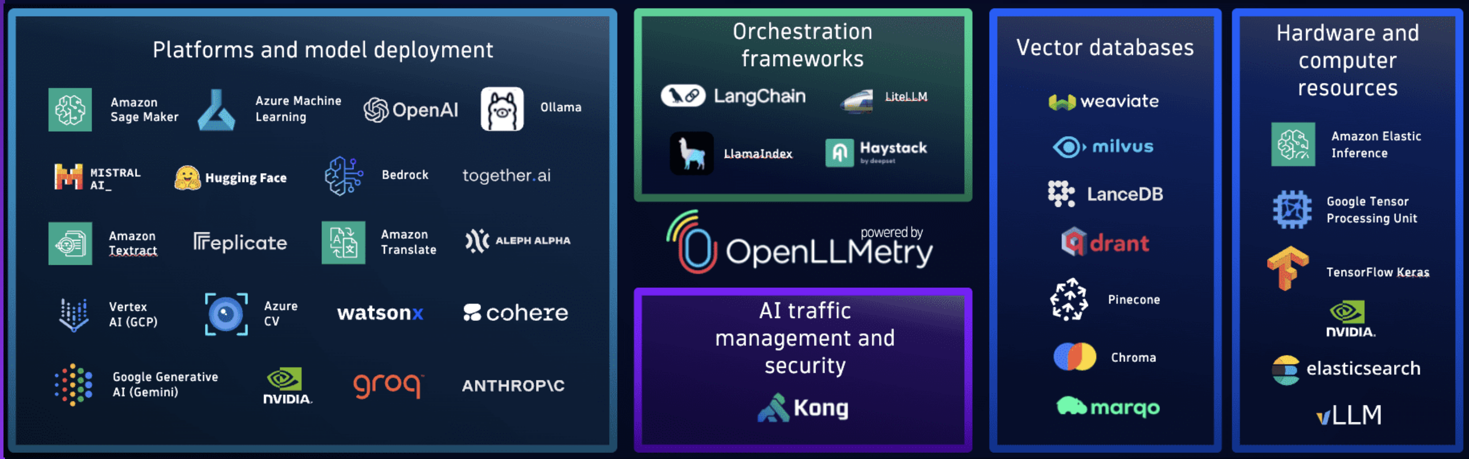
Overall Guardrail Activation
225.63
↗ 7.69%

Blocked Toxic Prompts
185
↗ 12.09%

Prevented PII Leaks
175
↗ 0.45%

Filtered Content
185
↗ 12.09%

Relevance
74.85%
↘ 16.16%



Platforms and model deployment

Amazon Sage Maker
Azure Machine Learning
OpenAI
Ollama
MISTRAL AI_
Hugging Face
Bedrock
together.ai
Amazon Textract
replicate
Amazon Translate
ALEPH ALPHA
Vertex AI (GCP)
Azure CV
watsonx
cohere
Google Generative AI (Gemini)
NVIDIA
groq
ANTHROP\C

Orchestration frameworks

LangChain
LiteLLM
LlamaIndex
Haystack

powered by OpenLLMetry

AI traffic management and security

Kong

Vector databases

weaviate
milvus
LanceDB
qdrant
Pinecone
Chroma
marqo

Hardware and computer resources

Amazon Elastic Inference
Google Tensor Processing Unit
TensorFlow Keras
NVIDIA
elasticsearch
vLLM

Observability-driven Security

What: Observability of Fraud Systems

Who: All

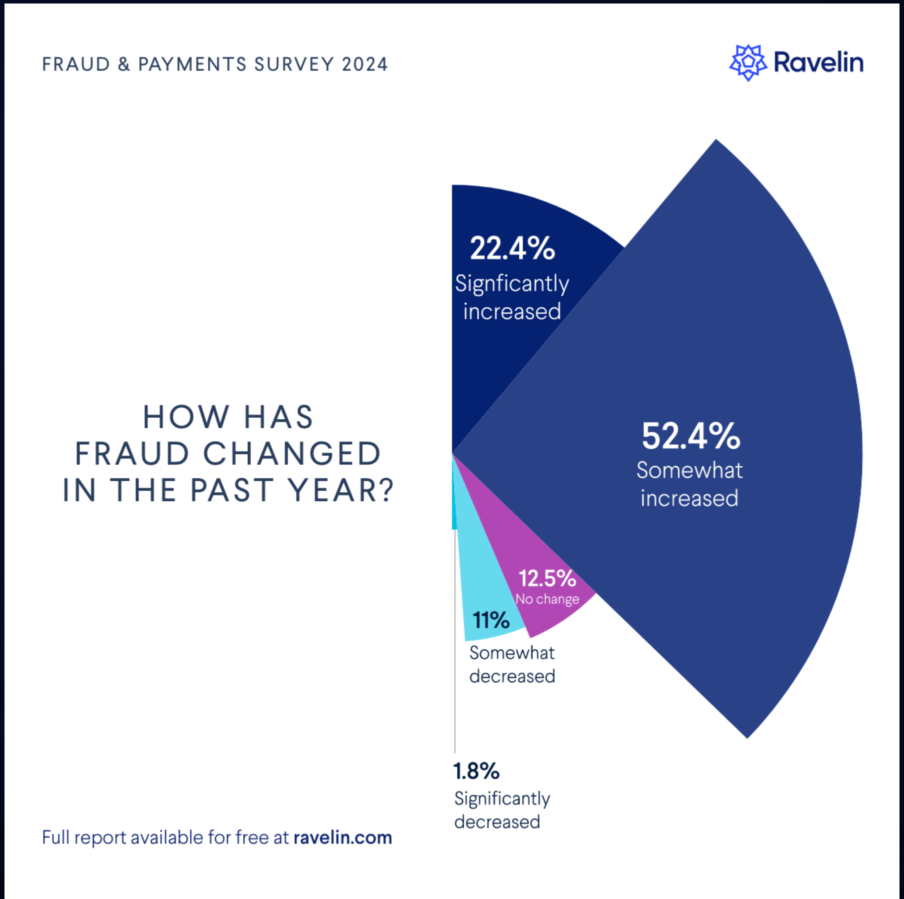
How:

- Failure/slowdown in Fraud systems do not block transactions
- Observability often forgotten about
- Lead to increased successful fraud and hence revenue loss

TransUnion

2023 State of Omnichannel Fraud Report

- 4.6% of all customers' digital transactions globally were suspected to be fraudulent
- 7.2% in Retail industry



FRAUD & PAYMENTS SURVEY 2024

Ravelin

HOW HAS FRAUD CHANGED IN THE PAST YEAR?

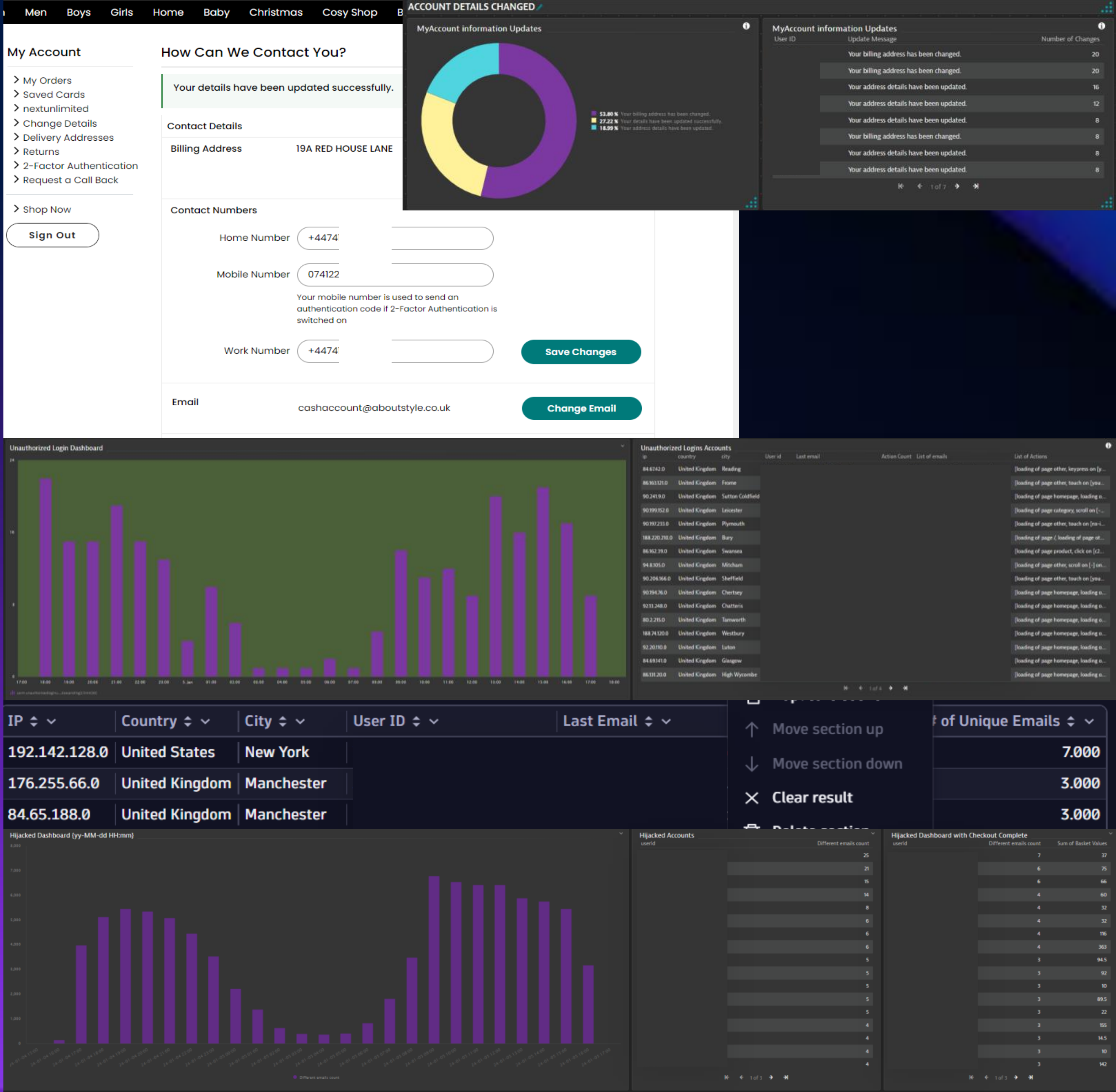
Full report available for free at ravelin.com

What: Fraud Detection

Who: All

How:

- Detect users updating contact details multiple times
- Unauthorized logins
- Hijacked accounts – multiple intents with different logins – notify users of possible hijacking
- Generally, lead to further investigation (e.g. session replay)



How Can We Contact You?

Your details have been updated successfully.

Contact Details

Billing Address	19A RED HOUSE LANE

Contact Numbers

Home Number	+44741
Mobile Number	074122
Work Number	+44741

Your mobile number is used to send an authentication code if 2-Factor Authentication is switched on

Email	cashaccount@aboutstyle.co.uk

ACCOUNT DETAILS CHANGED

MyAccount information Updates

- 53.80 % Your billing address has been changed.
- 27.22 % Your details have been updated successfully.
- 18.99 % Your address details have been updated.

MyAccount information Updates

User ID	Update Message	Number of Changes
[redacted]	Your billing address has been changed.	20
[redacted]	Your billing address has been changed.	20
[redacted]	Your address details have been updated.	16
[redacted]	Your address details have been updated.	12
[redacted]	Your address details have been updated.	8
[redacted]	Your billing address has been changed.	8
[redacted]	Your address details have been updated.	8
[redacted]	Your address details have been updated.	8

Unauthorized Logins Accounts

ip	country	city	User id	Last email	Action Count	List of emails	List of Actions
84.67.42.0	United Kingdom	Reading	[redacted]	[redacted]	[redacted]	[redacted]	[loading of page other, keypress on [y...
86.163.121.0	United Kingdom	Frome	[redacted]	[redacted]	[redacted]	[redacted]	[loading of page other, touch on [you...
90.241.9.0	United Kingdom	Sutton Coldfield	[redacted]	[redacted]	[redacted]	[redacted]	[loading of page homepage, loading o...
90.199.152.0	United Kingdom	Leicester	[redacted]	[redacted]	[redacted]	[redacted]	[loading of page category, scroll on [-...
90.197.233.0	United Kingdom	Plymouth	[redacted]	[redacted]	[redacted]	[redacted]	[loading of page other, touch on [nx-i...
188.220.210.0	United Kingdom	Bury	[redacted]	[redacted]	[redacted]	[redacted]	[loading of page /, loading of page ot...
86.162.39.0	United Kingdom	Swansea	[redacted]	[redacted]	[redacted]	[redacted]	[loading of page product, click on [c2...
94.8.105.0	United Kingdom	Mitcham	[redacted]	[redacted]	[redacted]	[redacted]	[loading of page other, scroll on [-] on...
90.206.166.0	United Kingdom	Sheffield	[redacted]	[redacted]	[redacted]	[redacted]	[loading of page other, touch on [you...
90.194.76.0	United Kingdom	Chertsey	[redacted]	[redacted]	[redacted]	[redacted]	[loading of page homepage, loading o...
92.33.248.0	United Kingdom	Chatteris	[redacted]	[redacted]	[redacted]	[redacted]	[loading of page homepage, loading o...
80.2.215.0	United Kingdom	Tamworth	[redacted]	[redacted]	[redacted]	[redacted]	[loading of page homepage, loading o...
188.74.120.0	United Kingdom	Westbury	[redacted]	[redacted]	[redacted]	[redacted]	[loading of page homepage, loading o...
92.20.110.0	United Kingdom	Luton	[redacted]	[redacted]	[redacted]	[redacted]	[loading of page homepage, loading o...
84.69.141.0	United Kingdom	Glasgow	[redacted]	[redacted]	[redacted]	[redacted]	[loading of page homepage, loading o...
86.131.20.0	United Kingdom	High Wycombe	[redacted]	[redacted]	[redacted]	[redacted]	[loading of page homepage, loading o...

IP	Country	City	User ID	Last Email	# of Unique Emails
192.142.128.0	United States	New York			7.000
176.255.66.0	United Kingdom	Manchester			3.000
84.65.188.0	United Kingdom	Manchester			3.000

Hijacked Accounts

userId	Different emails count
[redacted]	25
[redacted]	21
[redacted]	15
[redacted]	14
[redacted]	8
[redacted]	6
[redacted]	6
[redacted]	6
[redacted]	5
[redacted]	5
[redacted]	5
[redacted]	5
[redacted]	5
[redacted]	4
[redacted]	4
[redacted]	4
[redacted]	4

Hijacked Dashboard with Checkout Complete

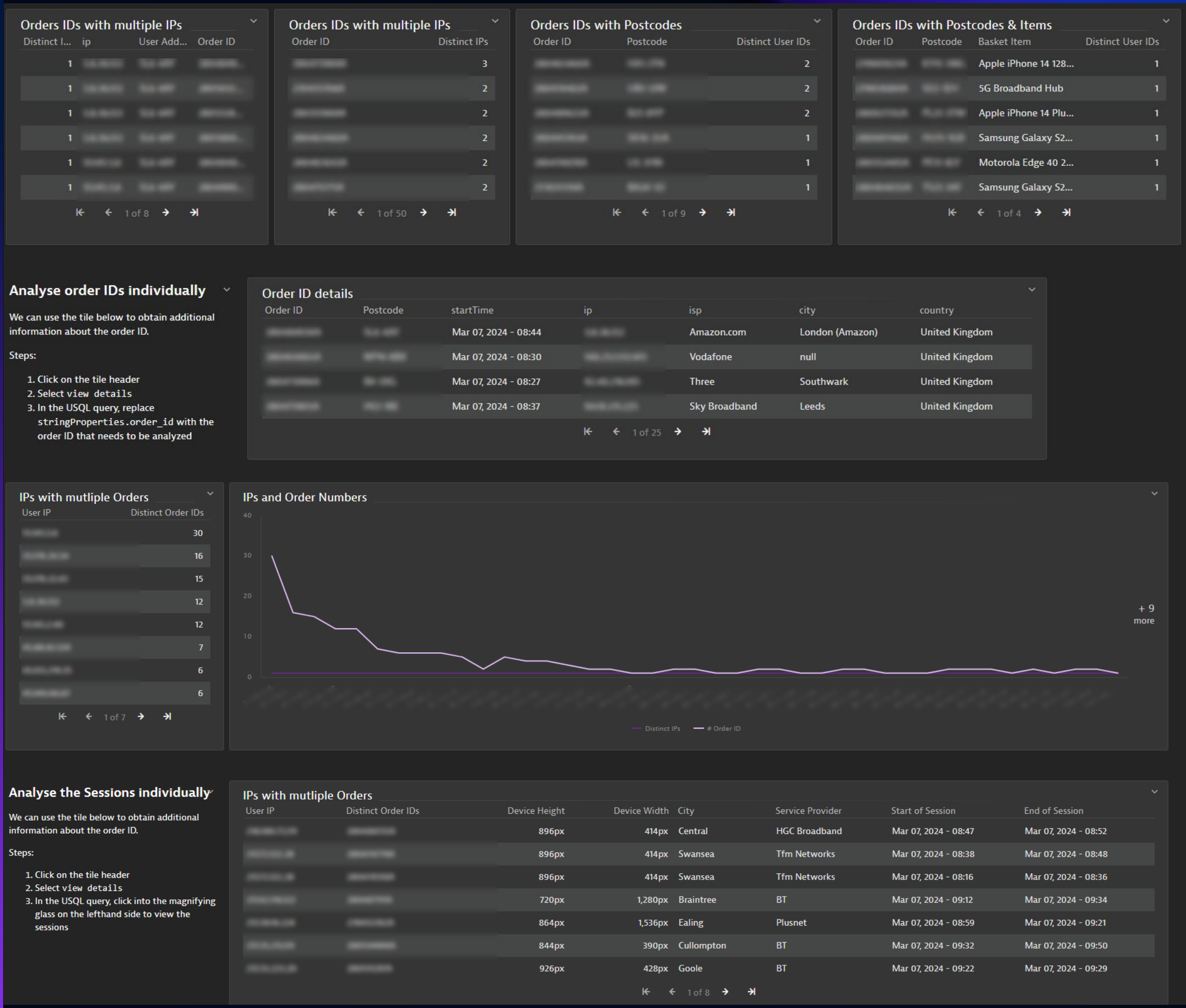
userId	Different emails count	Sum of Basket Values
[redacted]	7	37
[redacted]	6	75
[redacted]	6	66
[redacted]	4	60
[redacted]	4	32
[redacted]	4	32
[redacted]	4	116
[redacted]	4	363
[redacted]	3	94.5
[redacted]	3	92
[redacted]	3	10
[redacted]	3	89.5
[redacted]	3	22
[redacted]	3	155
[redacted]	3	14.5
[redacted]	3	10
[redacted]	3	142

What: Fraudulent Purchases

Who: Retail (primarily for this specific one)

How:

- By mapping the device specs, with IPs, Order IDs and time on site you can understand true user behavior versus malicious intent
- UK Telco saved £100k in first week and had 2 people arrested



Orders IDs with multiple IPs

Distinct I...	ip	User Add...	Order ID
1	[redacted]	[redacted]	[redacted]
1	[redacted]	[redacted]	[redacted]
1	[redacted]	[redacted]	[redacted]
1	[redacted]	[redacted]	[redacted]
1	[redacted]	[redacted]	[redacted]
1	[redacted]	[redacted]	[redacted]

1 of 8

Orders IDs with multiple IPs

Order ID	Distinct IPs
[redacted]	3
[redacted]	2
[redacted]	2
[redacted]	2
[redacted]	2
[redacted]	2

1 of 50

Orders IDs with Postcodes

Order ID	Postcode	Distinct User IDs
[redacted]	[redacted]	2
[redacted]	[redacted]	2
[redacted]	[redacted]	2
[redacted]	[redacted]	1
[redacted]	[redacted]	1
[redacted]	[redacted]	1

1 of 9

Orders IDs with Postcodes & Items

Order ID	Postcode	Basket Item	Distinct User IDs
[redacted]	[redacted]	Apple iPhone 14 128...	1
[redacted]	[redacted]	5G Broadband Hub	1
[redacted]	[redacted]	Apple iPhone 14 Plu...	1
[redacted]	[redacted]	Samsung Galaxy S2...	1
[redacted]	[redacted]	Motorola Edge 40 2...	1
[redacted]	[redacted]	Samsung Galaxy S2...	1

1 of 4

Analyse order IDs individually

We can use the tile below to obtain additional information about the order ID.

Steps:

1. Click on the tile header
2. Select `view details`
3. In the USQL query, replace `stringProperties.order_id` with the order ID that needs to be analyzed

Order ID details

Order ID	Postcode	startTime	ip	isp	city	country
[redacted]	[redacted]	Mar 07, 2024 - 08:44	[redacted]	Amazon.com	London (Amazon)	United Kingdom
[redacted]	[redacted]	Mar 07, 2024 - 08:30	[redacted]	Vodafone	null	United Kingdom
[redacted]	[redacted]	Mar 07, 2024 - 08:27	[redacted]	Three	Southwark	United Kingdom
[redacted]	[redacted]	Mar 07, 2024 - 08:37	[redacted]	Sky Broadband	Leeds	United Kingdom

1 of 25

IPs with mutliple Orders

User IP	Distinct Order IDs
[redacted]	30
[redacted]	16
[redacted]	15
[redacted]	12
[redacted]	12
[redacted]	7
[redacted]	6
[redacted]	6

1 of 7

IPs and Order Numbers

Analyse the Sessions individually

We can use the tile below to obtain additional information about the order ID.

Steps:

1. Click on the tile header
2. Select `view details`
3. In the USQL query, click into the magnifying glass on the lefthand side to view the sessions

IPs with mutliple Orders

User IP	Distinct Order IDs	Device Height	Device Width	City	Service Provider	Start of Session	End of Session
[redacted]	[redacted]	896px	414px	Central	HGC Broadband	Mar 07, 2024 - 08:47	Mar 07, 2024 - 08:52
[redacted]	[redacted]	896px	414px	Swansea	Tfm Networks	Mar 07, 2024 - 08:38	Mar 07, 2024 - 08:48
[redacted]	[redacted]	896px	414px	Swansea	Tfm Networks	Mar 07, 2024 - 08:16	Mar 07, 2024 - 08:36
[redacted]	[redacted]	720px	1,280px	Braintree	BT	Mar 07, 2024 - 09:12	Mar 07, 2024 - 09:34
[redacted]	[redacted]	864px	1,536px	Ealing	Plusnet	Mar 07, 2024 - 08:59	Mar 07, 2024 - 09:21
[redacted]	[redacted]	844px	390px	Cullompton	BT	Mar 07, 2024 - 09:32	Mar 07, 2024 - 09:50
[redacted]	[redacted]	926px	428px	Goole	BT	Mar 07, 2024 - 09:22	Mar 07, 2024 - 09:29

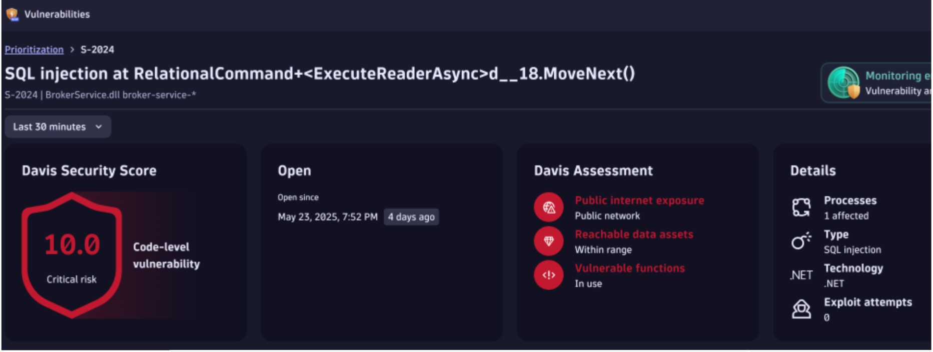
1 of 8

What: Runtime Vulnerabilities & Attacks

Who: All

How:

- Live visibility in Prod and NonProd
  - Understand when fixed
  - Identify new 3rd party vulnerabilities instantly
- Prioritization based on exposure
- No scanning overhead
- Visibility of exploit attempts



Vulnerabilities

Prioritization > S-2024

SQL injection at RelationalCommand+<ExecuteReaderAsync>d__18.MoveNext()

S-2024 | BrokerService.dll broker-service-*

Davis Security Score

10.0 Critical risk

Code-level vulnerability

Open

Open since

May 23, 2025, 7:52 PM 4 days ago

Davis Assessment

Public internet exposure
Public network

Reachable data assets
Within range

Vulnerable functions
In use

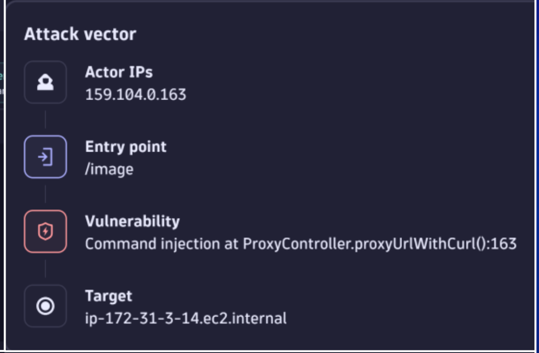
Details

Processes
1 affected

Type
SQL injection

Technology
.NET

Exploit attempts
0



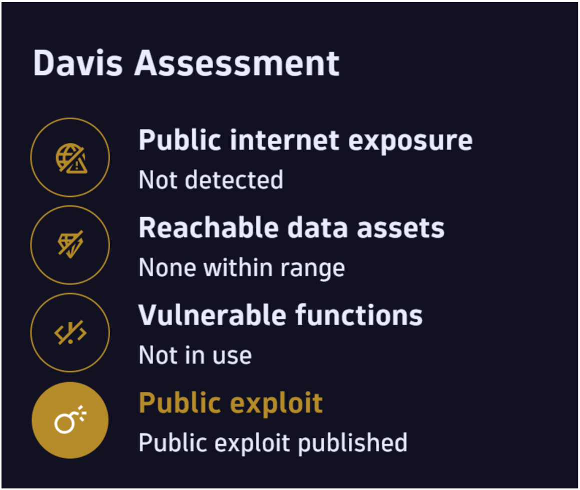
Attack vector

Actor IPs
159.104.0.163

Entry point
/image

Vulnerability
Command injection at ProxyController.proxyUrlWithCurl():163

Target
ip-172-31-3-14.ec2.internal



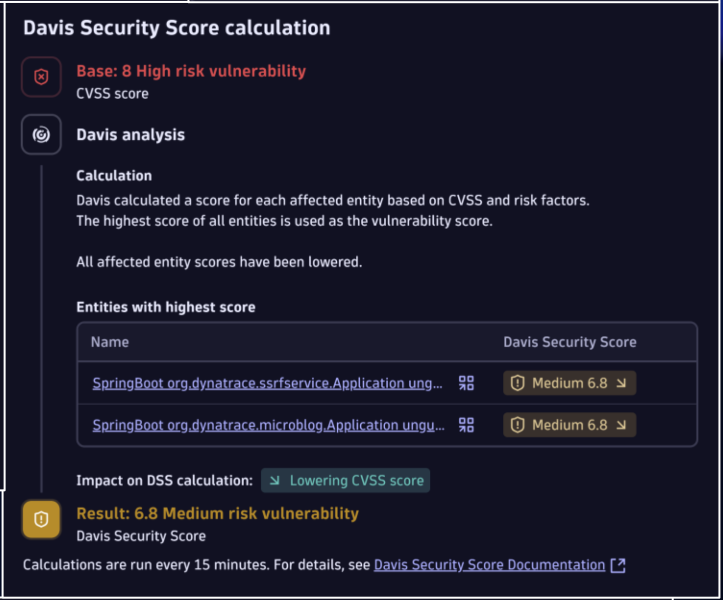
Davis Assessment

Public internet exposure
Not detected

Reachable data assets
None within range

Vulnerable functions
Not in use

Public exploit
Public exploit published



Davis Security Score calculation

Base: 8 High risk vulnerability
CVSS score

Davis analysis

Calculation

Davis calculated a score for each affected entity based on CVSS and risk factors. The highest score of all entities is used as the vulnerability score.

All affected entity scores have been lowered.

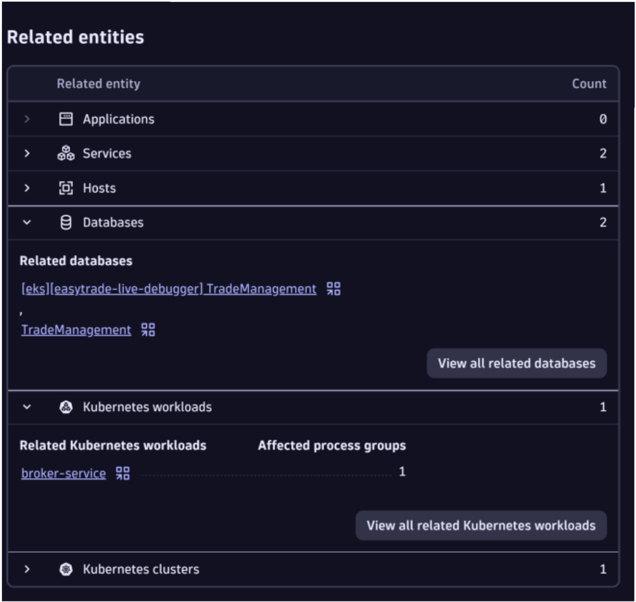
Entities with highest score

Name	Davis Security Score
SpringBoot org.dynatrace.ssrfservice.Application ung...	Medium 6.8
SpringBoot org.dynatrace.microblog.Application ungu...	Medium 6.8

Impact on DSS calculation: Lowering CVSS score

Result: 6.8 Medium risk vulnerability
Davis Security Score

Calculations are run every 15 minutes. For details, see Davis Security Score Documentation



Related entities

Related entity	Count
Applications	0
Services	2
Hosts	1
Databases	2

Related databases

[eks][easytrade-live-debugger] TradeManagement

,

TradeManagement

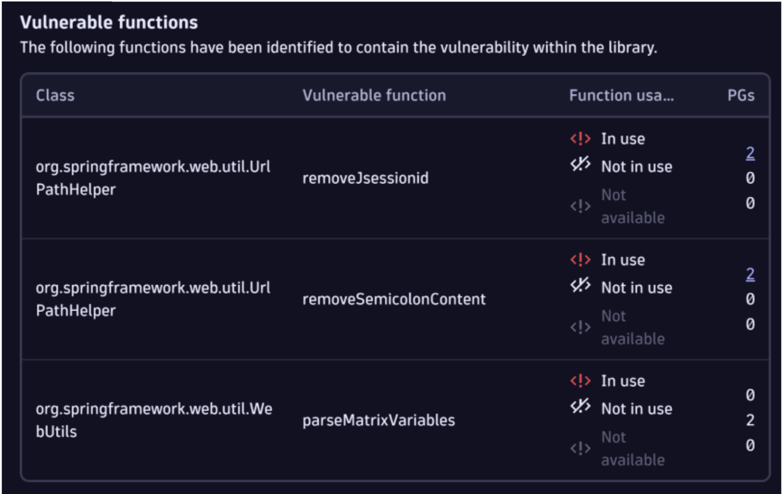
View all related databases

Related entity	Count
Kubernetes workloads	1

Related Kubernetes workloads	Affected process groups
broker-service	1

View all related Kubernetes workloads

Related entity	Count
Kubernetes clusters	1



Vulnerable functions

The following functions have been identified to contain the vulnerability within the library.

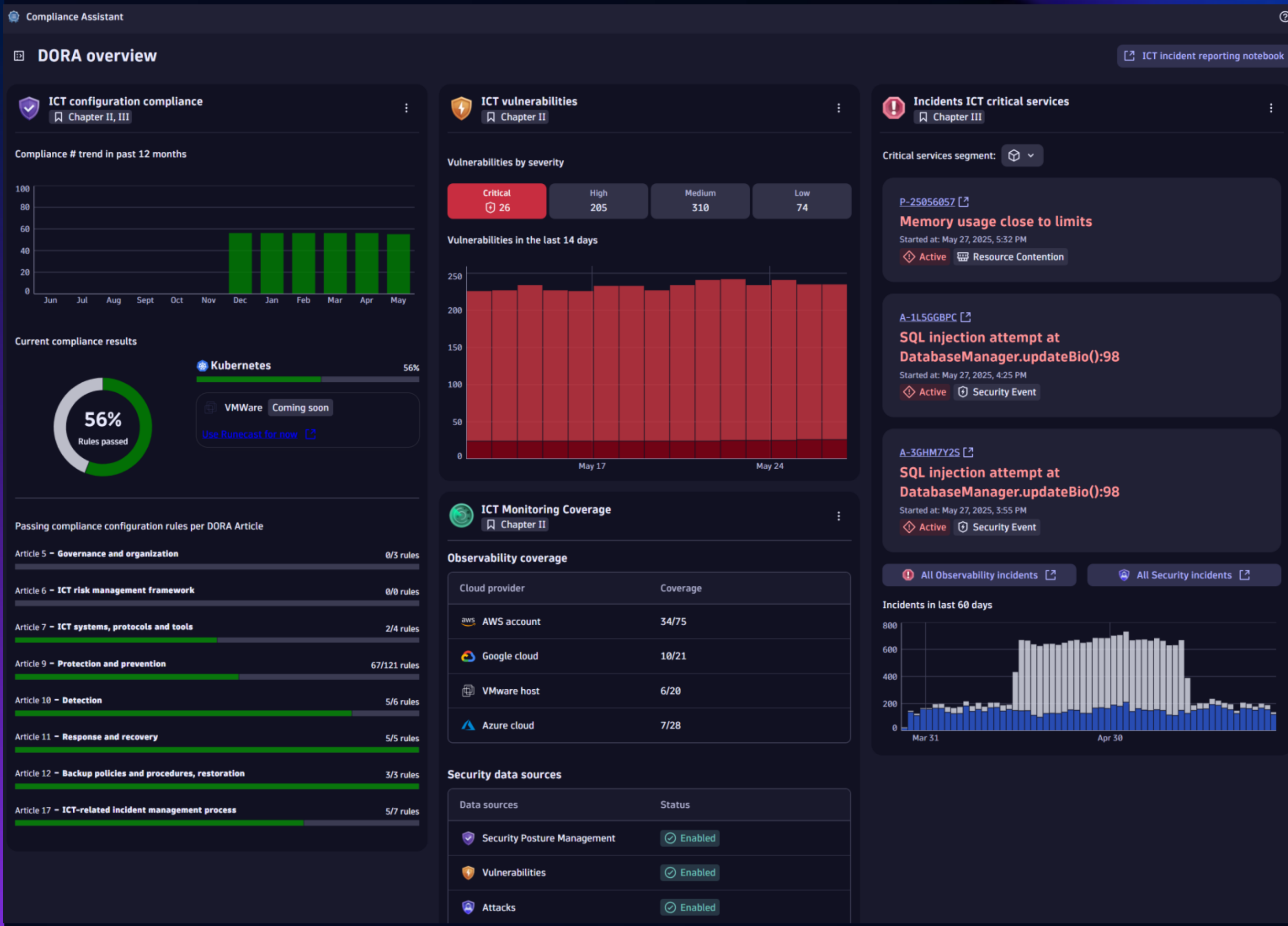
Class	Vulnerable function	Function usa...	PGs
org.springframework.web.util.UrlPathHelper	removeJsessionid	In use Not in use Not available	2 0 0
org.springframework.web.util.UrlPathHelper	removeSemicolonContent	In use Not in use Not available	2 0 0
org.springframework.web.util.WebUtils	parseMatrixVariables	In use Not in use Not available	0 2 0

What: Operational Resilience & Compliance

Who: All

How:

- Operational Resilience in tech landscape falls into:
  - Visibility coverage
  - Security compliance
  - Incident Management



Compliance Assistant

DORA overview

ICT incident reporting notebook

ICT configuration compliance
Chapter II, III

Compliance # trend in past 12 months

Current compliance results

56%
Rules passed

Kubernetes 56%

VMWare Coming soon
Use Runecast for now

Passing compliance configuration rules per DORA Article

Article 5 – **Governance and organization**	0/3 rules
Article 6 – **ICT risk management framework**	0/0 rules
Article 7 – **ICT systems, protocols and tools**	2/4 rules
Article 9 – **Protection and prevention**	67/121 rules
Article 10 – **Detection**	5/6 rules
Article 11 – **Response and recovery**	5/5 rules
Article 12 – **Backup policies and procedures, restoration**	3/3 rules
Article 17 – **ICT-related incident management process**	5/7 rules

ICT vulnerabilities
Chapter II

Vulnerabilities by severity

Critical	High	Medium	Low
26	205	310	74

Vulnerabilities in the last 14 days

ICT Monitoring Coverage
Chapter II

Observability coverage

Cloud provider	Coverage
AWS account	34/75
Google cloud	10/21
VMware host	6/20
Azure cloud	7/28

Security data sources

Data sources	Status
Security Posture Management	Enabled
Vulnerabilities	Enabled
Attacks	Enabled

Incidents ICT critical services
Chapter III

Critical services segment:

P-25056057
Memory usage close to limits
Started at: May 27, 2025, 5:32 PM
Active Resource Contention

A-1L5GGBPC
SQL injection attempt at DatabaseManager.updateBio():98
Started at: May 27, 2025, 4:25 PM
Active Security Event

A-3GHM7Y2S
SQL injection attempt at DatabaseManager.updateBio():98
Started at: May 27, 2025, 3:55 PM
Active Security Event

All Observability incidents
All Security incidents

Incidents in last 60 days

Business Observability

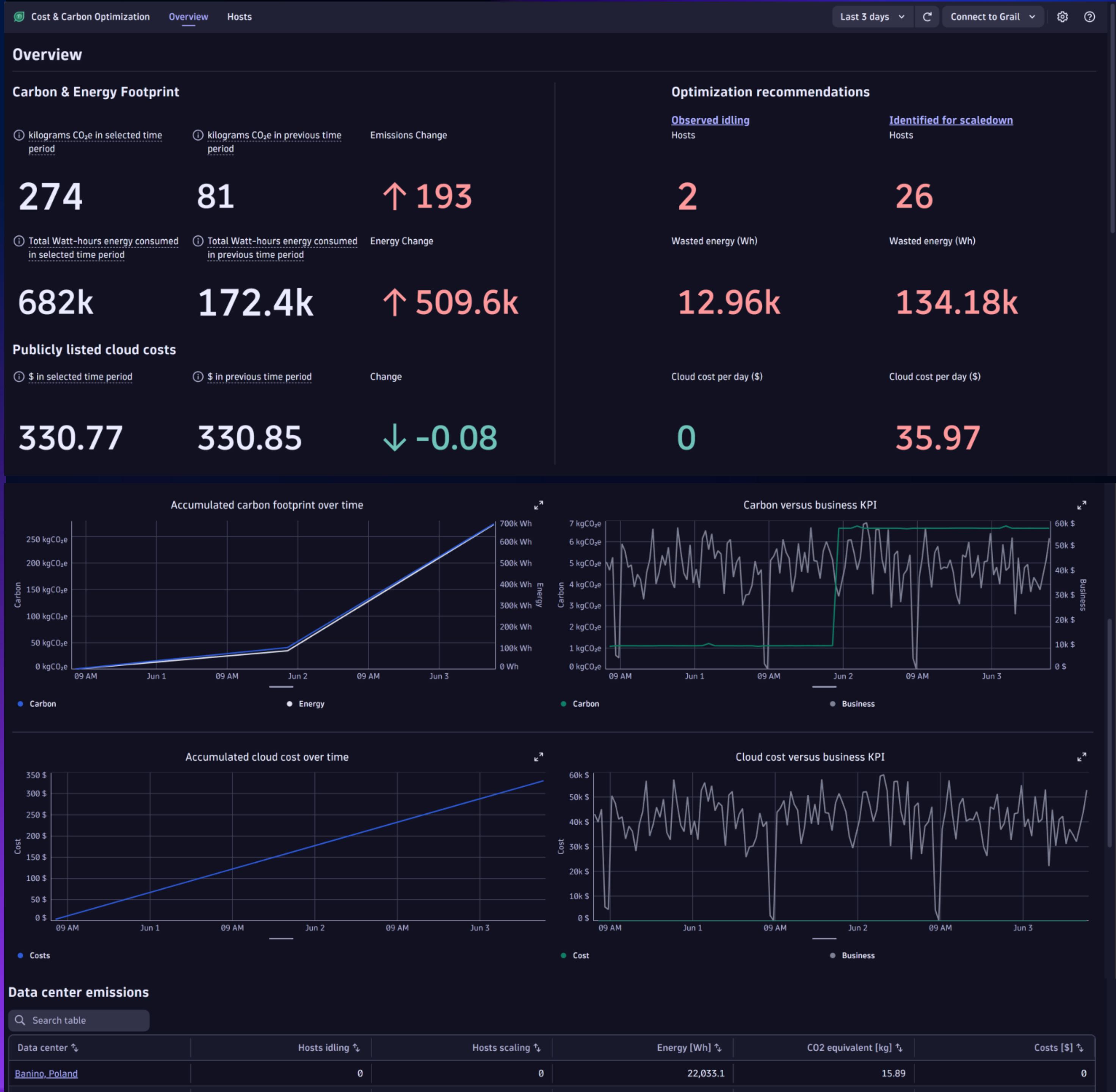
What: Carbon & Cost Optimisation

Who: All

How:

- Combining insights into CPU / memory / disk / network usage etc enables calculation of power usage
- Green energy mix percentages publicly available for cloud regions
- Combined provides a carbon footprint
- Optimisation requires ongoing tracking at a granular level

SOURCE: McKinsey,



Cost & Carbon Optimization | Overview | Hosts | Last 3 days | Connect to Grail

Overview

Carbon & Energy Footprint

kilograms CO₂e in selected time period	kilograms CO₂e in previous time period	Emissions Change
274	81	↑ 193

Total Watt-hours energy consumed in selected time period	Total Watt-hours energy consumed in previous time period	Energy Change
682k	172.4k	↑ 509.6k

Publicly listed cloud costs

$ in selected time period	$ in previous time period	Change
330.77	330.85	↓ -0.08

Optimization recommendations

Observed idling	Identified for scaledown
Hosts	Hosts
2	26
Wasted energy (Wh)	Wasted energy (Wh)
12.96k	134.18k
Cloud cost per day ($)	Cloud cost per day ($)
0	35.97

Accumulated carbon footprint over time

Carbon versus business KPI

Accumulated cloud cost over time

Cloud cost versus business KPI

Data center emissions

Search table

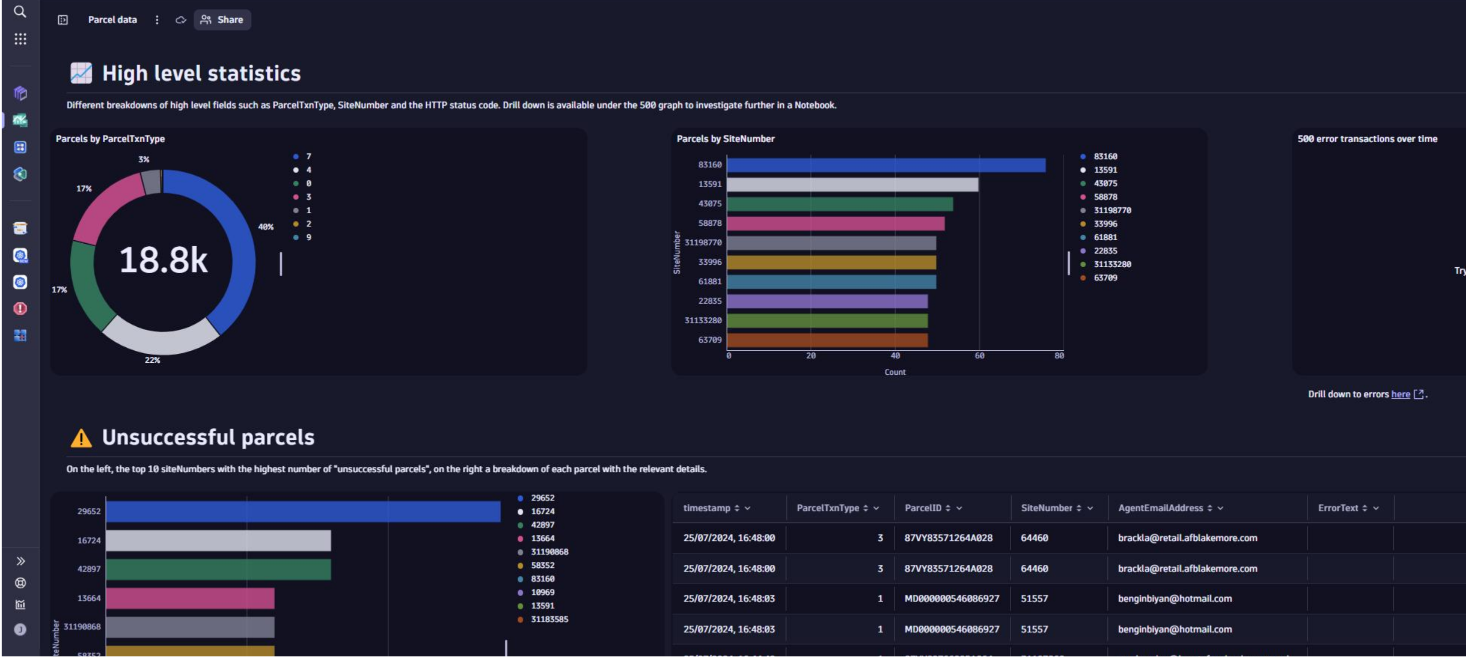
Data center	Hosts idling	Hosts scaling	Energy [Wh]	CO2 equivalent [kg]	Costs [$]
Banino, Poland	0	0	22,033.1	15.89	0

What: Delivery Tracking

Who: Delivery companies

How:

- Events from traces, APIs etc.
- Unsuccessful deliveries or failed transactions by site, parcel transaction type etc.



High level statistics

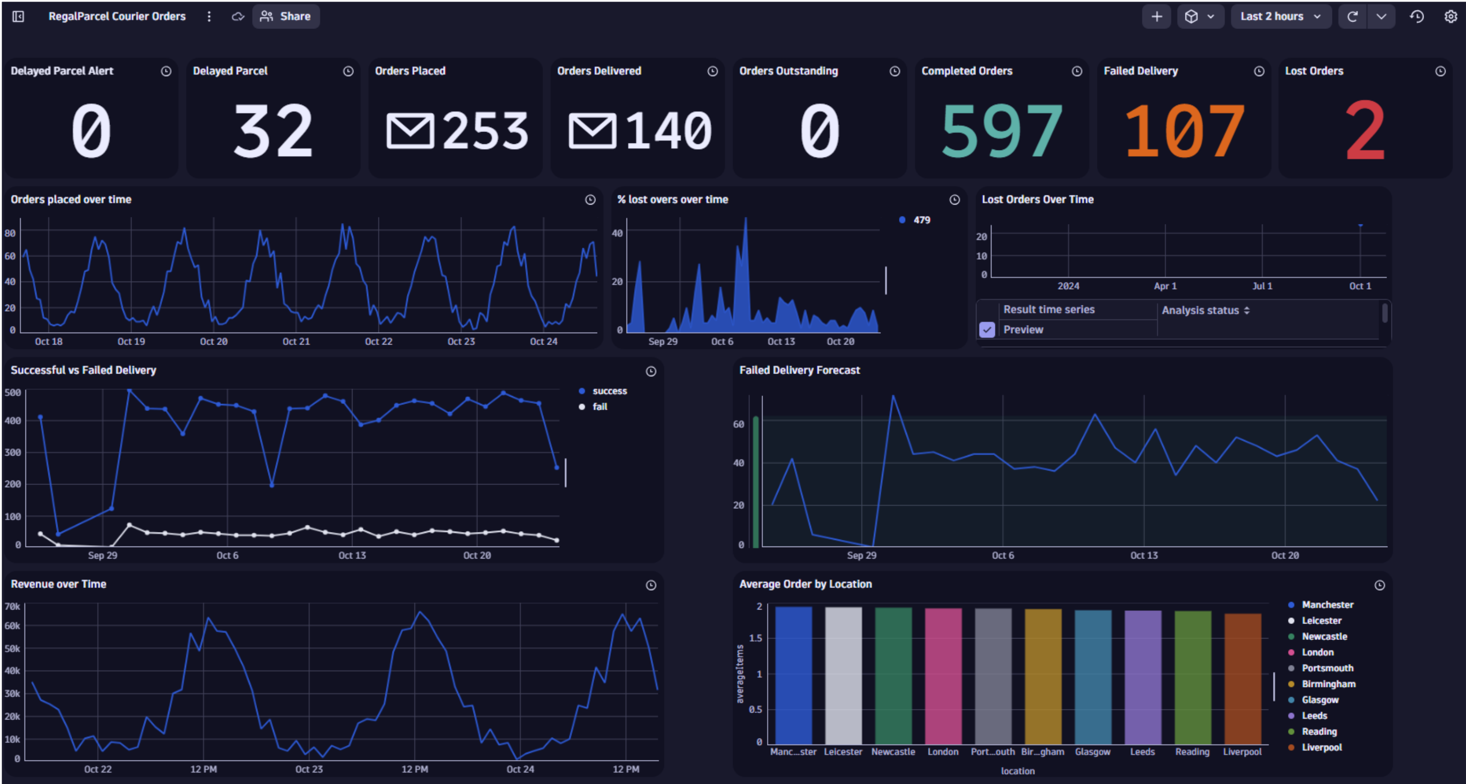
Different breakdowns of high level fields such as ParcelTxnType, SiteNumber and the HTTP status code. Drill down is available under the 500 graph to investigate further in a Notebook.

Drill down to errors here.

Unsuccessful parcels

On the left, the top 10 siteNumbers with the highest number of "unsuccessful parcels", on the right a breakdown of each parcel with the relevant details.

timestamp	ParcelTxnType	ParcelID	SiteNumber	AgentEmailAddress	ErrorText
25/07/2024, 16:48:00	3	87VY83571264A028	64460	brackla@retail.afblakemore.com	
25/07/2024, 16:48:00	3	87VY83571264A028	64460	brackla@retail.afblakemore.com	
25/07/2024, 16:48:03	1	MD000000546086927	51557	benginbiyan@hotmail.com	
25/07/2024, 16:48:03	1	MD000000546086927	51557	benginbiyan@hotmail.com	



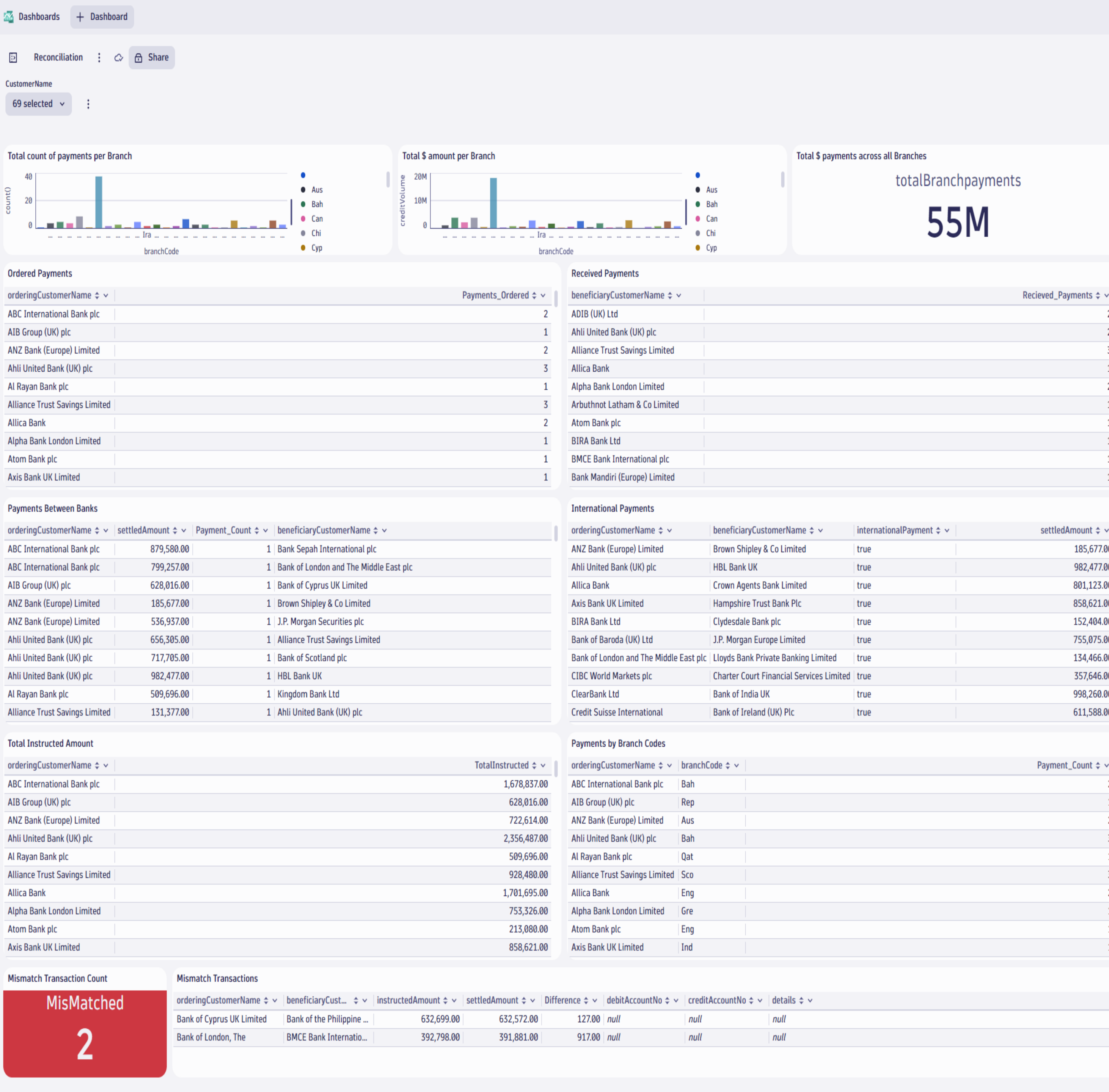
Delayed Parcel Alert	Delayed Parcel	Orders Placed	Orders Delivered	Orders Outstanding	Completed Orders	Failed Delivery	Lost Orders
0	32	✉253	✉140	0	597	107	2

What: Payment Reconciliation

Who: All (focus on payment providers)

How:

- Often from deep trace data, but could be from logs, events etc.
- Payment/Invoice ID matching to compare instructed and settled amounts.



Total $ payments across all Branches

totalBranchpayments

55M

Ordered Payments

orderingCustomerName	Payments_Ordered
ABC International Bank plc	2
AIB Group (UK) plc	1
ANZ Bank (Europe) Limited	2
Ahli United Bank (UK) plc	3
Al Rayan Bank plc	1
Alliance Trust Savings Limited	3
Allica Bank	2
Alpha Bank London Limited	1
Atom Bank plc	1
Axis Bank UK Limited	1

Received Payments

beneficiaryCustomerName	Recieved_Payments
ADIB (UK) Ltd	
Ahli United Bank (UK) plc	
Alliance Trust Savings Limited	
Allica Bank	
Alpha Bank London Limited	
Arbuthnot Latham & Co Limited	
Atom Bank plc	
BIRA Bank Ltd	
BMCE Bank International plc	
Bank Mandiri (Europe) Limited	

Payments Between Banks

orderingCustomerName	settledAmount	Payment_Count	beneficiaryCustomerName
ABC International Bank plc	879,580.00	1	Bank Sepah International plc
ABC International Bank plc	799,257.00	1	Bank of London and The Middle East plc
AIB Group (UK) plc	628,016.00	1	Bank of Cyprus UK Limited
ANZ Bank (Europe) Limited	185,677.00	1	Brown Shipley & Co Limited
ANZ Bank (Europe) Limited	536,937.00	1	J.P. Morgan Securities plc
Ahli United Bank (UK) plc	656,305.00	1	Alliance Trust Savings Limited
Ahli United Bank (UK) plc	717,705.00	1	Bank of Scotland plc
Ahli United Bank (UK) plc	982,477.00	1	HBL Bank UK
Al Rayan Bank plc	509,696.00	1	Kingdom Bank Ltd
Alliance Trust Savings Limited	131,377.00	1	Ahli United Bank (UK) plc

International Payments

orderingCustomerName	beneficiaryCustomerName	internationalPayment	settledAmount
ANZ Bank (Europe) Limited	Brown Shipley & Co Limited	true	185,677.0
Ahli United Bank (UK) plc	HBL Bank UK	true	982,477.0
Allica Bank	Crown Agents Bank Limited	true	801,123.0
Axis Bank UK Limited	Hampshire Trust Bank Plc	true	858,621.0
BIRA Bank Ltd	Clydesdale Bank plc	true	152,404.0
Bank of Baroda (UK) Ltd	J.P. Morgan Europe Limited	true	755,075.0
Bank of London and The Middle East plc	Lloyds Bank Private Banking Limited	true	134,466.0
CIBC World Markets plc	Charter Court Financial Services Limited	true	357,646.0
ClearBank Ltd	Bank of India UK	true	998,260.0
Credit Suisse International	Bank of Ireland (UK) Plc	true	611,588.0

Total Instructed Amount

orderingCustomerName	TotalInstructed
ABC International Bank plc	1,678,837.00
AIB Group (UK) plc	628,016.00
ANZ Bank (Europe) Limited	722,614.00
Ahli United Bank (UK) plc	2,356,487.00
Al Rayan Bank plc	509,696.00
Alliance Trust Savings Limited	928,480.00
Allica Bank	1,701,695.00
Alpha Bank London Limited	753,326.00
Atom Bank plc	213,080.00
Axis Bank UK Limited	858,621.00

Payments by Branch Codes

orderingCustomerName	branchCode	Payment_Count
ABC International Bank plc	Bah	
AIB Group (UK) plc	Rep	
ANZ Bank (Europe) Limited	Aus	
Ahli United Bank (UK) plc	Bah	
Al Rayan Bank plc	Qat	
Alliance Trust Savings Limited	Sco	
Allica Bank	Eng	
Alpha Bank London Limited	Gre	
Atom Bank plc	Eng	
Axis Bank UK Limited	Ind	

Mismatch Transaction Count

MisMatched

2

Mismatch Transactions

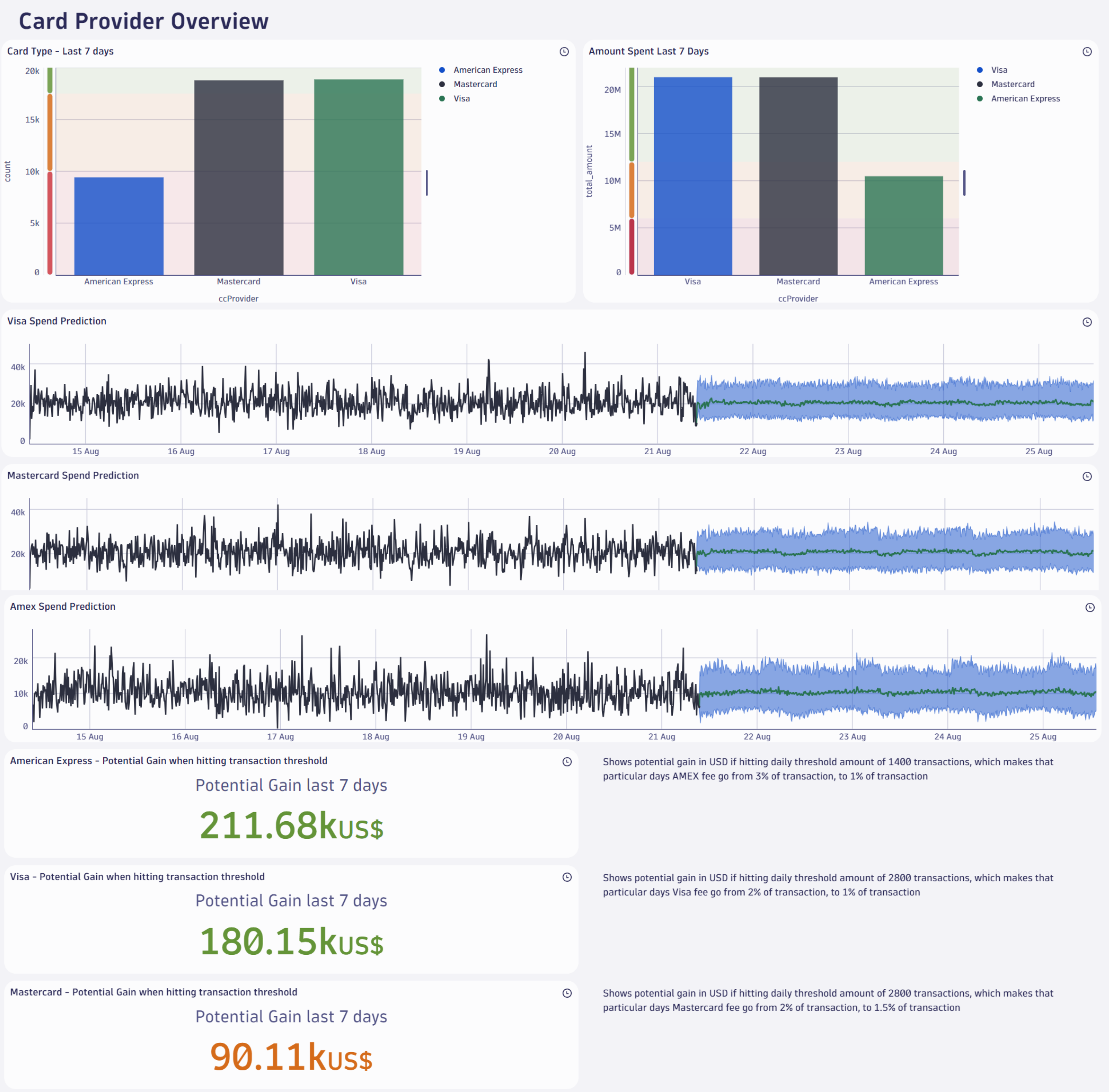
orderingCustomerName	beneficiaryCust...	instructedAmount	settledAmount	Difference	debitAccountNo	creditAccountNo	details
Bank of Cyprus UK Limited	Bank of the Philippine ...	632,699.00	632,572.00	127.00	*null*	*null*	*null*
Bank of London, The	BMCE Bank Internatio...	392,798.00	391,881.00	917.00	*null*	*null*	*null*

What: Card Provider Insights

Who: All (who take card payments)

How:

- Often from trace data, but could be from logs, events etc.
- Payment transactions and amount split by card provider.



Card Provider Overview

Card Type - Last 7 days

Amount Spent Last 7 Days

Visa Spend Prediction

Mastercard Spend Prediction

Amex Spend Prediction

American Express - Potential Gain when hitting transaction threshold

Potential Gain last 7 days

211.68kUS$

Shows potential gain in USD if hitting daily threshold amount of 1400 transactions, which makes that particular days AMEX fee go from 3% of transaction, to 1% of transaction

Visa - Potential Gain when hitting transaction threshold

Potential Gain last 7 days

180.15kUS$

Shows potential gain in USD if hitting daily threshold amount of 2800 transactions, which makes that particular days Visa fee go from 2% of transaction, to 1% of transaction

Mastercard - Potential Gain when hitting transaction threshold

Potential Gain last 7 days

90.11kUS$

Shows potential gain in USD if hitting daily threshold amount of 2800 transactions, which makes that particular days Mastercard fee go from 2% of transaction, to 1.5% of transaction

| Pro-active servicing powered by Dynatrace

WHY

was this impactful to Vitality?

65% reduction in customer churn

£200k saved per year for every 100 customers retained

Time to integrate with new partners cut from **3 months to 3 weeks**

WHAT

was the key Business process?

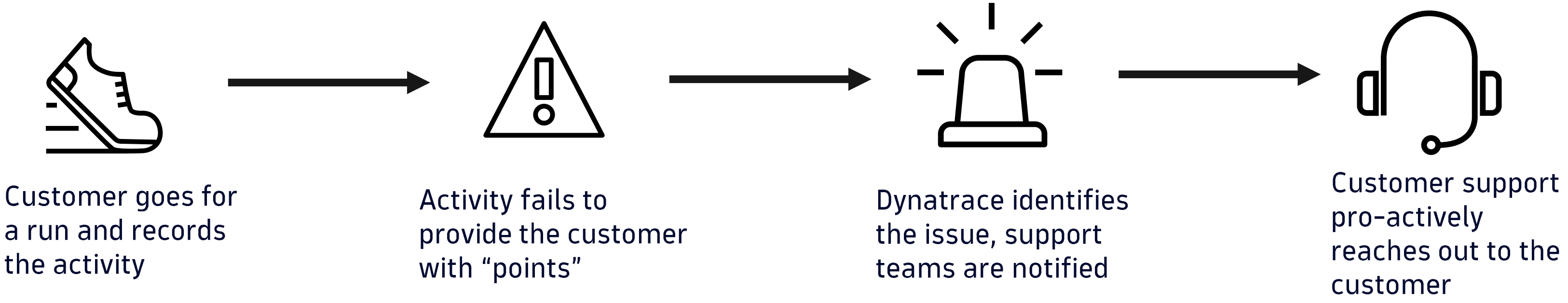
- Vitality have a strong engagement with their customer based by encouraging exercise and rewarding it with points.
- These points can then be exchanged for rewards.
- Not getting awarded these points is a big customer frustration, so Vitality partnered with Dynatrace to intelligently solve this problem.

"Being able to proactively reach out and rectify issues for our customers before they've even realized they've had a problem has also created a phenomenal impact in customer retention."

David Priestley, **Chief Digital Officer**

HOW

did they achieve this?



Customer goes for a run and records the activity

Activity fails to provide the customer with "points"

Dynatrace identifies the issue, support teams are notified

Customer support pro-actively reaches out to the customer

OBSERVABILITY FORUM FINLAND’25

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