



A Hitachi Group Company

## Accelerating **banking resilience** with AI-driven payment monitoring

A leading UK retail bank needed real-time operational visibility and actionable insights across its digital payments platform to improve service resilience, meet Strong Customer Authentication (SCA) mandates, and reduce costly outages. GlobalLogic's solution achieved:

**50%**

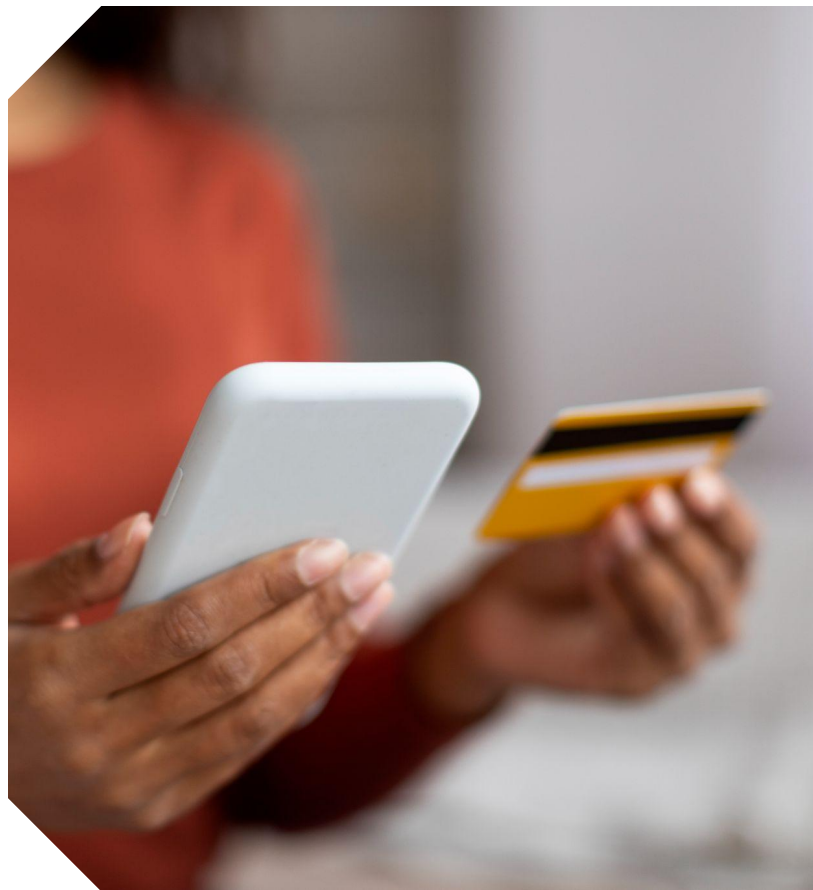
reduction in  
mean-time-to-  
resolution (MTTR)

**£1-3M**

projected annual savings  
from identifying and  
closing monitoring gaps

**100%**

SCA stack rollout  
readiness



## Challenge

With more than 14 million active customers and growing digital transaction volumes, the bank needed to **unify monitoring across its payment stack**—including mobile, desktop, and backend systems—while integrating a new SCA layer.

Siloed tools and slow incident response were increasing operational risk and delaying resolution.

The bank needed a **real-time, AI-enhanced view of end-to-end payment flows** to reduce MTTR, meet compliance goals, and deliver a seamless user experience.

## Value Created

- **Implementation of AIOps-led observability** across backend, frontend, and authentication components.
- **Centralized observability through Splunk**, integrating siloed tools into a single real-time monitoring platform.
- **Real-time monitoring** of SCA stack, payment flows, and customer transaction journeys across devices.

## Impact

- **50% reduced incident resolution time**, improving service uptime and team efficiency..
- **Enabled successful rollout** of SCA-compliant features with full-stack observability.
- **Created a 360° view** of the customer payment journey, supporting proactive issue detection.
- **Enabled live monitoring** in pre-production environments, reducing rollout risk for new features..