

Elo improves payment monitoring, visibility and analysis with Agility® and INETCO®

CLIENT OVERVIEW: A global payments leader

As a proud 100% Brazilian company and recognized global leader in the payments industry, **Elo** processes about **10%** of Brazil's financial transactions. That's why the company is continually looking for ways to enhance and simplify personalized payment solutions across a growing infrastructure that serves millions of cardholders, merchants, acquirers and issuers.

THE CHALLENGE: Explosive transaction and user growth

The exponential growth of digital transactions and users in Brazil – who now exceed **164 million** – has driven the need for more robust solutions to ensure payment efficiency and security. That's why Elo sought a scalable, resilient, and comprehensive monitoring solution to optimize its credit and debit card operations. The goal was to achieve real-time visibility and analysis of each transaction while ensuring compliance with the strict regulations of the Central Bank of Brazil, and guaranteeing the legitimacy and security of each payment before processing.

THE SOLUTION: INETCO Insight®

As a highly specialized cybersecurity and network security company, **Agility** – one of Elo's key strategic partners – recommended the **INETCO Insight** real-time transaction monitoring solution based on:

- Its unique and powerful ability to provide **full visibility of ALL payment transactions** across an entire hybrid network infrastructure
- Its proven ability to **reduce transaction failures** and **isolate slowdowns and unexpected declines in milliseconds**
- Its **seamless integration** into Elo's hybrid infrastructure **without requiring changes to the transaction switch or impacting transaction speed**
- The **responsiveness and flexibility of the Agility and INETCO support teams**
- Its ability to **ensure the confidentiality and integrity of sensitive data, and comply with security and privacy regulations** such as PCI DSS and GDPR/LGPD

10%

Financial transactions processed by Elo in Brazil

164M+

Digital transaction users in Brazil

"With INETCO, we have also gained the ability to diagnose historical failures, something that was previously impossible without a pre-initiated Trace Route/TCP Dump capture. As a result, many incidents lacked diagnosis and, consequently, a definitive resolution. At the same time, INETCO is reducing the technical effort required for root cause investigations and failure diagnostics, improving operational efficiency. **The solution makes failure analysis easier, allowing technical teams to focus more on incident resolution rather than lengthy investigations, ultimately reducing failure recovery time.**" [\[ARLEI FRANCIOLI JR., EXECUTIVE TECHNOLOGY MANAGER, ELO\]](#)

THE RESULTS: Faster fixes, stronger analytics, optimal efficiency

Within weeks of working with Agility to implement INETCO Insight, Elo experienced a 90% drop in the time it took to diagnose failures and connectivity issues in its core business infrastructure. **Elo's Command Center** also appreciates the improved incident indicators offered by **INETCO Insight's advanced dashboards, end-to-end transaction flow mapping, and real-time alerts**, all of which enable both the **identification of bottlenecks in milliseconds and the analysis of historical failures**. This has improved the company's ability to identify the root causes of incidents by approximately **60%**, while also facilitating the **detection of external latency issues**.

In one memorable instance, an acquirer contacted the **Elo Command Center** to report transaction blockages within the transactional infrastructure. Using **INETCO Insight**, it took mere minutes to determine that the transaction had passed through the entire transactional infrastructure after being approved by the issuer. However, upon returning to the acquirer's infrastructure, the approval message experienced a timeout, resulting in the purchase being declined. After being notified of the issue by Elo, the acquirer was able to locate the root cause and **resolve it permanently**.

With INETCO's solution proving so effective, scalable and resilient in monitoring and investigating potential issues in Elo's infrastructure, the Brazilian company is proceeding to test **INETCO BullzAI™** – an **industry-leading payment fraud and cyber security solution** – through a proof of concept.

90%+

Reduction in time to diagnose failures

~60%

Increased ability to identify root causes of failures

"INETCO has also increased our ability to identify the root causes of failures by approximately **60%**, while enhancing the detection of external failures. This has helped our partners diagnose latency issues in their environments and other failures that impacted our core business. **The result: A superior customer experience, exceeded service-level expectations, and reduced operational costs.**" [ARLEI FRANCIOLI JR., EXECUTIVE TECHNOLOGY MANAGER, ELO]

"Initially our goal was to achieve a consolidated view of the Elo network, of the payment switch, of third-party applications, and of possible equipment failures that could impact the completion of customer transactions. But it soon became clear that **INETCO Insight's first Brazilian deployment was exceeding expectations by delivering much more than real-time transaction monitoring.**" [FABIO SOTO, CEO, AGILITY]

CONCLUSION: INETCO Insight positions Elo for expansion

Elo's highly successful implementation of **INETCO Insight** has **drastically improved the company's ability to monitor, analyze, and optimize payment transactions**. By reducing the time needed to detect and resolve transaction failures and connectivity issues, Elo has **enhanced operational efficiency and strengthened its payment infrastructure**. The seamless integration of **INETCO Insight** into Elo's hybrid network, combined with its advanced dashboards and real-time visibility, has **empowered the Elo Command Center to proactively address issues and maintain a superior customer experience**.

Beyond these immediate benefits, the adoption of **INETCO Insight** has positioned Elo for future innovation and expansion. Encouraged by the success of this deployment, the company is now exploring the capabilities of **INETCO BullzAI**, a cutting-edge fraud prevention and cybersecurity solution.

As digital transactions continue to grow, Elo remains committed to leveraging advanced monitoring and security technologies to uphold its reputation as a leader in Brazil's payments industry. With the foundation set by INETCO Insight, **Elo is well-equipped to navigate future challenges, optimize performance, and continue delivering seamless and secure payment experiences to millions of users**.



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