



Keynote Systems Chosen to Measure and Optimize Performance of *MemberDirect*[®] Hosted Web Sites and Mobile SMS Services

MemberDirect™

Impact Highlights:

- Measures and optimizes performance of the MemberDirect SMS services and banking Web sites that Central 1 Credit Union (Central 1) hosts for credit unions from an end user perspective
- Navigates the complexities of Internet connections in Canada
- Serves as the basis of Central 1's MemberDirect Service Level Agreements (SLAs) with its customers
- Works seamlessly with the group's internal monitoring tools to improve IT efficiency
- Provides the greatest value compared with other end user performance management services in the market

Company

MemberDirect Services is an Internet banking solution developed by Central 1 Credit Union, which has offices in British Columbia and Ontario, Canada. Central 1 is the largest provider of online banking services in Canada, with *MemberDirect Services* used by over 300 credit unions, as well as several banks and trust companies.

Challenge: The Need for the Best Possible End-User Performance Management

Central 1 hosts the online banking Web sites that financial institutions provide to their corporate and consumer customers using the Software as a Service model. It also furnishes its clients with mobile SMS services that allow end users to text their financial institution to obtain their balance and recent transactions. These online banking

services are highly configurable, allowing financial institutions to have full control over their online presence.

About six years ago, the IT team for *MemberDirect Services* realized it faced a disconnect between what its internal monitoring tools were telling it about the availability and performance of its services and what the financial institutions' online customers were seeing. This made it difficult to meet its service level agreements.

Monitoring services is a particular challenge in Canada because many ISPs carry network traffic and inter-ISP routing is not as fast and reliable as it is in the U.S. Moreover, traffic often flows back and forth between the U.S. and Canada, which further complicates monitoring. Dan Killey, Manager of

MemberDirect Operations, explained, “We needed end user perspective monitoring to give us a view on what our financial institution’s customers were experiencing across Canada.” Initially the group selected a leading end user performance monitoring solution. While Central 1 succeeded in gaining a better idea of performance and availability from an end user perspective, it ultimately switched to Keynote to obtain the best possible solution.

“We switched for several reasons,” Killey noted. “First, Keynote was the most cost effective solution compared with the alternatives. The Keynote solution’s results better represent what end users experience because the performance and availability tests use Internet Explorer, rather than the browser simulation that competitors employ. The ISPs that Keynote tests better reflect Canadian usage patterns. Keynote furnishes an application programming interface that makes it easy for us to pull its data into our internal reporting and monitoring systems. And as gravy, Keynote was the only vendor that offered SMS monitoring at the time we made our decision.”

Solution: Keynote Transaction Perspective and Mobile Application Perspective

Today, Central 1 uses two Keynote solutions: Transaction Perspective and Mobile Application Perspective.

Transaction Perspective® is used to monitor and optimize performance and availability for its MemberDirect online banking platform. It uses Mobile Application Perspective for its SMS service in a similar manner. These solutions test performance and availability from an end user perspective from nodes in three

locations in Canada every 15 minutes.

If Central 1 releases a new version of its service, it employs these Keynote solutions to determine performance after the release. For a major upgrade, Keynote is used in the QA environment to optimize performance before the new version goes live. In addition, Mobile Application Perspective enables Central 1 to ensure that the SMS Aggregator for its Common Short Code meets its service level agreement.

Benefits

After switching to Keynote, Central 1 continued to benefit from the ability to monitor its MemberDirect hosted services from an end user perspective so it could proactively address any performance and availability issues. The solution is also used as the basis of its SLAs with customers—since Keynote is a third party tool that measures performance and availability.

But Keynote offers numerous additional benefits as well. To begin with, Keynote offers the best value for cost compared with the alternatives.

Additionally, as soon as it was employed, Mobile Application Perspective enabled Central 1 to spot a problem with its SMS service. “Because SMS service involves not only telephone companies but also SMS aggregators, it’s that much more difficult to determine when something goes wrong. The Keynote SMS monitoring service immediately identified a service problem within our SMS service that was only visible with external monitoring. As a result, we were able to improve our service.”

The Keynote solutions have also made it easier for IT staff to monitor *MemberDirect* services,

both internally and externally. Killey explained, "Keynote's APIs make it easy for us to integrate the end user experience data we're getting from Keynote with the data we receive from our internal monitoring tools for use in monitoring and reporting. This means that our staff needs to use only one set of tools and one process. And they receive alerts from one system. This makes them more efficient."

"After having used a competitive solution, we knew more about what we wanted from a service provider," said Killey. "By switching we have been able to reduce costs and employ the best solution."

About Keynote

Keynote Systems (NASDAQ "KEYN") is the global test and measurement company for mobile communications and online business performance.

As an independent and trusted third-party, Keynote provides IT and marketing executives with an unbiased view into their Internet services from around the world. For over a decade, we have been providing measurement data and testing capabilities that allow companies to understand and improve their customer's online and mobile experience.

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