REPAY Pays it Forward with Splunk Observability Cloud

Key Challenges

REPAY's monitoring solution was expensive and forced the company's IT team to rehydrate data manually, slowing down resolution times and putting its security, compliance, and reputation at risk.

Key Results

With Splunk Observability Cloud and the product's AI Assistant preview, REPAY gained complete visibility into its system health, cutting incident triage time in half.

REPAY
Realtime Electronic Payments

Industry: Financial services

Solutions: Observability

Products: Splunk Observability Cloud

From auto loans to mortgages, every transaction is critical.

REPAY is at the core $25 billion in card payment volume per year, serving over 21 vertical end markets, including finance, automotive, and the public sector. With its mission to be the best in payment processing for businesses and consumers, the company understands that every transaction it handles—whether it's $200 or $2,500—must be fast, secure, and accurate.

That's where Van Wolfe, REPAY's VP of platform engineering, comes in. From managing the company's availability and uptime to scalability and the computing platforms for its services, Wolfe ensures REPAY's systems are truly resilient: Any slowed or dropped transaction could have widespread consequences. His IT team also works closely with REPAY's security unit to meet and exceed HIPAA and PCI compliance specifications.

"My job is to ensure that all our services are available to customers and that their transactions are secure—meaning no fraud and five nines of availability," says Wolfe. He also dons a finance hat. So when the cost of REPAY's previous monitoring solution increased 3x its projected amount, Wolfe knew he needed to make a change. "With our prior tool, we had to rehydrate data manually, which meant we waited a long time for that data to become available again and paid for it twice since we had to reingest it," he says. Not only did this significantly raise the cost of their data, it slowed incident resolution times to a crawl, putting the company's customer experience at risk.

Wolfe also found that teams across the company had not fully adopted the solution. "Our teams were still using homegrown solutions because it didn't serve multiple platforms," he says. "What we needed was a singular tool."

Keeping observability simple, stupid

With Splunk Observability Cloud, REPAY got its wish. Today, the company monitors all its customer-facing applications in a straightforward stoplight (red, yellow, green) dashboard, bringing insight across teams and executives like REPAY's CTO.

Outcomes

Millions
of transactions handled quarterly

50%
faster triage

Reduced
transaction latency by 30%

"We watch latency and error rates for our gateway and channels," says Wolfe. "And we're not talking about complicated graphs. This is simply: Are we green or not?"

This simple, single pane of glass provides holistic and immediate visibility into REPAY's system health—particularly useful on the 1st and 15th of each month when payments are typically due. "Since those are busy days, we need to identify any root causes quickly to make sure we aren't experiencing anomalies that could impact our customers."

Using its Splunk dashboard, the company identified and optimized SQL queries and endpoints to reduce transaction latency by 30%. In fact, payment ecosystem analytics and consulting firm The Strawhecker Group (TSG) awarded REPAY "Highest Authorization Rate" and named it runner-up for "Lowest Gateway Minute Outage (North America)" during its 2024 Real Transaction Metrics Awards.

And that was just the beginning.

> "
>
> Splunk has done a great job buffering out and protecting its AI Assistant users from erroneous data."
>
> **Van Wolfe,** VP of Platform Engineering, Repay

A subject matter expert—at your fingertips

When REPAY was invited to join the preview for AI Assistant in Splunk Observability Cloud—Splunk's new in-product experience powered by generative AI and designed to help speed up incident response, unveil deep insights, and simplify day-to-day tasks—the company jumped at the opportunity. "No one can be a subject matter expert on everything," explains Wolfe. "So, to be able to ask any question about our metrics, data, and system correlations was the biggest driver in our decision to join the program."

"Avoiding parsing through pages of graphs and charts saves us valuable time," continues Wolfe. "And with so many different systems with various endpoints, knowing it all is impossible. So it's not just about efficiency but also identifying the unknown anomalies and getting insights from the data like a subject matter expert. Splunk has done a great job buffering out and protecting its AI Assistant users from erroneous data."

Ultimately, this efficiency led to 50% faster triaging. With this time saved, REPAY's ITOps and engineering teams can focus on higher-level tasks, like providing customers with better, faster service when resolving user-impacting issues. AI Assistant is particularly useful because Wolfe admits his team spent a lot of time in the past falling into "false positive rabbit holes."

"We would chase down every path that had errors versus investigating the ones with the most impact on our customers," says Wolfe. "Now, there's no more going down the rabbit hole because we don't have to check every path."

In addition to helping determine an incident's root cause, REPAY uses AI Assistant to proactively determine if an error rate showing up on its dashboard is concerning. "I'll say, 'tell me more about these errors for this particular service in production,' and then nine times out of ten, it's not an issue," says Wolfe. "But I don't have to do the work to look at all that data. Using AI Assistant, I can quickly determine whether or not it's something that needs to be actioned on."

Download Splunk for free or get started with the free cloud trial. Whether cloud, on-premises or for large or small teams, Splunk has a deployment model that will fit your needs.

splunk>
a **cisco** company

Learn more: www.splunk.com/asksales

www.splunk.com

Helping you help your customers

AI Assistant in Splunk Observability Cloud saved the day when one of REPAY's customers tried to obtain transaction data in an unconventional way. Wolfe and his team used the new tool to determine that the customer was hitting a reporting endpoint that was not immediately available, which caused a significant spike in errors.

"With the help of AI Assistant, we were able to identify the issue quickly, understand what they were trying to do, and work with the customer to find a better way to get the data they needed," says Wolfe. "This allowed us to positively engage with the customer and ensure we understood their use case to support them best."

> "
>
> With the help of AI Assistant, we were able to identify the issue quickly, understand what they were trying to do, and work with the customer to find a better way to get the data they needed."
>
> **Van Wolfe,** VP of Platform Engineering, Repay

Ready for anything in the AI era

With AI Assistant in Splunk Observability Cloud, REPAY achieves proactive application troubleshooting, improved self-sufficiency, and significant time savings so its ITOps and engineering teams can focus on critical, customer-impacting issues. As the AI Assistant becomes available across regions, REPAY looks forward to being one of the first to try the newest features—anything to continue its mission of being the best in payment processing.

Download Splunk for free or get started with the free cloud trial. Whether cloud, on-premises or for large or small teams, Splunk has a deployment model that will fit your needs.

splunk>
a **CISCO** company

Learn more: www.splunk.com/asksales

www.splunk.com

24_CMP_cust_Repay_v2