snappi

Turning complexity into clarity

Dynatrace-Powered Reliability for Next Gen Banking

Snappi sees everything, and acts before customers are impacted

Snappi, Greece's first ECB-licensed neobank, needed full-stack observability from its first day of operation.

Performance Technologies implemented Dynatrace across Snappi's Azure environment, delivering real-time visibility into customer journeys, payment services, and infrastructure health — turning monitoring from a technical tool into a business capability.

The 1 Thing

Snappi built a bank where nothing fails silently.

→ It launched into a highly regulated, fast-scaling environment with no margin for undetected issues.

Every customer journey — from onboarding to payment — is now visible, measurable, and protected in real time.

Industry: FSI — Neobanking • **Challenge:** Rapid user growth exposed critical gaps in end-to-end service visibility on Azure. • **Outcome:** Real-time observability across all journeys • **Technologies:** Dynatrace & Microsoft Azure

Situation & Complication

Snappi is not a typical bank. It is Greece's first neobank to hold a full European banking licence issued by the European Central Bank, supervised by both the ECB and the Bank of Greece. It launched as a digital-first organisation targeting a young, mobile-native audience — and it grew fast. Within two months, more than 30.000 customers had completed onboarding.

That growth created an immediate operational challenge. Snappi runs on Microsoft Azure, with a set of interconnected services that form complex transaction paths. In a licensed banking environment, any degradation in a critical journey — particularly Customer Onboarding — directly affects conversion rates, regulatory compliance posture, and customer trust.

The stakes of a missed incident are not just technical; they are commercial and reputational.

The specific gap was visibility.

Snappi had the infrastructure, but not the observability layer to match its operational ambitions. Monitoring individual components was not enough. The bank needed to trace transactions end-to-end, understand dependencies, measure latency at each step, and detect failure patterns before they escalated.

Payment processing through Paymentology — a core, sensitive service — required its own dedicated monitoring layer. Without it, the team would be reactive: waiting for customers to report problems rather than preventing them.

Resolution

Performance Technologies approached the engagement as operational enablement, not just deployment.

The goal was not to install a monitoring tool — it was to make observability a business capability that Snappi's operations team could use from day one.

The implementation started with Dynatrace's out-of-the-box Azure dashboards, giving Snappi immediate baseline visibility, availability, performance, and utilisation across its cloud environment.

From there, Performance configured end-to-end transaction tracing across Azure components — so that every critical flow could be followed from entry point to completion, with full dependency mapping and per-service latency and error data.

This eliminated the correlation work that typically consumes hours during incident response.

Particular focus went to the Customer Onboarding journey — the most consequential "first impression" a neo-bank makes. Performance Technologies built custom dashboards that track the journey step by step in real time: completion rates, per-step failure patterns, latency spikes, and error trends.

For Paymentology, Performance designed monitoring that covers transaction success rates, processing latency, and service availability — giving Snappi's operations team continuous control over its most sensitive service.

How Performance Made It Possible.

Snappi had the platform ambition and the technical infrastructure. What it needed was a partner who understood both the regulatory weight of a licensed banking environment and the operational realities of a fast-scaling digital service. Performance brought both.

The observability framework Performance designed was built around KPI objectives — not generic alerts, but structured monitoring targets tied directly to customer experience and business outcomes. That decision — to define monitoring in terms of business impact from the start — is what separates this implementation from a standard deployment.

The result is a shared Performance Operation Center model: custom dashboards give technical and business teams a single, common view of service health. Both teams speak the same language.

Impact

The capability outcomes are concrete. Snappi can now detect and isolate incidents before they affect customers, rather than learning about problems from user complaints.

Root cause analysis — which previously required correlating data across multiple disconnected sources — is now performed against a unified, end-to-end transaction trace. Mean time to resolution (MTTR) is measurably shorter.

> Snappi operates with a level of observability maturity that most banks take years to reach. — It achieved this at launch — before scale created complexity, not after.

The KPI framework covers five distinct monitoring domains:

- **Customer Journey** (onboarding completion rate, step failures, journey latency, error spikes)

- **Transaction & Service Health** (end-to-end latency, throughput, error rate, dependency health)

- **Infrastructure & Azure** (availability, resource utilisation, saturation trends)

- **Incident Management** (detection speed, time to root cause, MTTR improvement)

- **Critical Service for *Paymentology*** (transaction success, processing latency, availability).

Strategically, this positions Snappi well for continued growth and regulatory scrutiny. An ECB-supervised bank growing at this pace needs operational maturity that scales with it. Snappi has it.

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Contact us to discuss how you can improve your observability

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