



See what your customers see.

Business service monitoring, **top-down**.

www.mon-X.app

THE PROBLEM

All systems green. Payments down.

Component monitoring

Servers (CPU, memory)

OK

Databases

OK

Network

OK

Application services

OK

Customer experience

Successful mobile payments per minute

0

Service outage, even though everything is “green”

Component monitoring measures the parts of a system, not whether the customer completes a transaction. It is known as the *watermelon* effect: green outside, red inside.

THE COST OF DOWNTIME

Downtime costs more than you think

Unexpected outages and long recovery times cause major losses across the business.



Direct cost

\$5,600

per minute of downtime,
on average



Customer churn

32%

of customers leave a brand
after one bad experience



Recovery time

1/3

of engineering time goes to
handling disruptions



Reputational damage

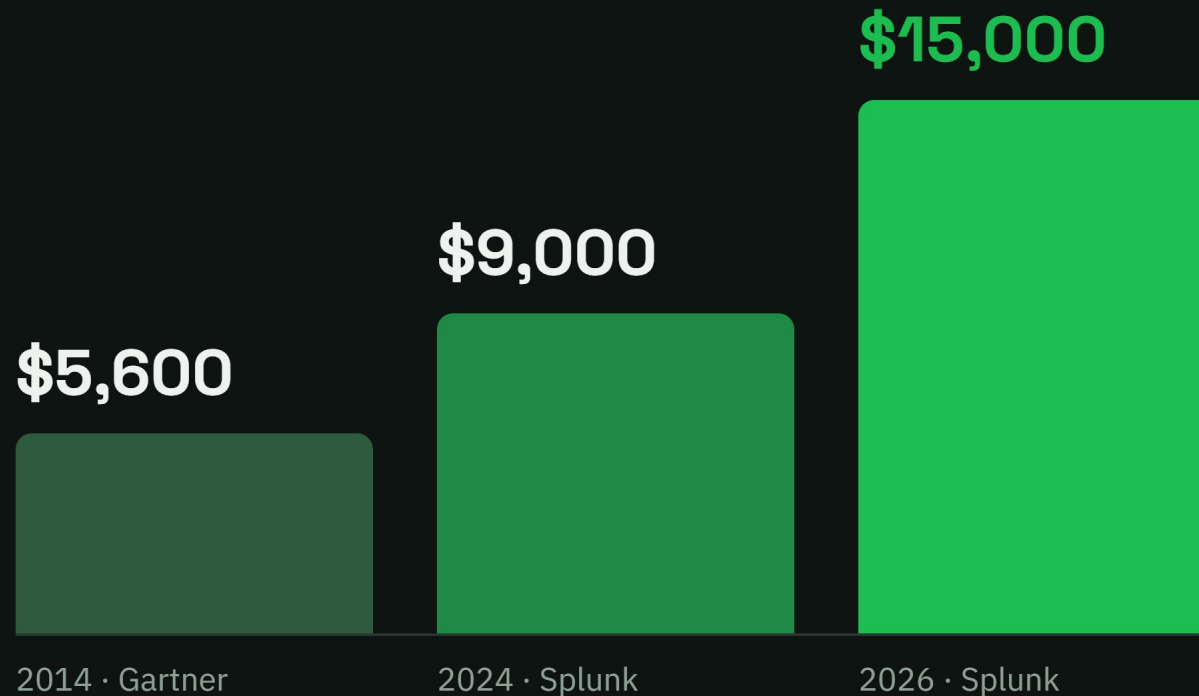
Months

of lost trust that outlast the
outage itself

PAIN POINT 1 · DIRECT COST

Every minute costs more each year

Average cost of one minute of downtime (USD)



\$95M

lost revenue per company, every year (Global 2000)
Splunk and Oxford Economics, 2026

“...I’m talking around \$15 to \$30 million for each downtime that we have.”

Technology executive, JPMorgan Chase (Splunk, 2024)

Customers don't wait for your fix

32%

of customers would stop doing business with a brand they loved after one bad experience.

PwC, Future of Customer Experience survey, 2018

29%

of Global 2000 executives report losing customers because of downtime

Splunk and Oxford Economics, 2024

90%

of tech leaders report more demand on customer support after downtime

Splunk and Oxford Economics, 2026

How MonX helps: you see the drop in successful transactions the moment it starts, not when complaints arrive.

Firefighting eats a third of the week

30%

of engineering time goes to handling interruptions:
12 hours of every 40-hour week.

New Relic, Observability Forecast 2024 (1,700+ tech professionals)

77 h

median annual downtime from high-
impact outages

New Relic, Observability Forecast 2024

89%

of tech leaders say fixing issues takes
large numbers of people

Splunk and Oxford Economics, 2026

How MonX helps: top-down indicators show where to look first, so fewer people chase the wrong alarm.

PAIN POINT 4 · REPUTATIONAL DAMAGE

Trust takes months to rebuild

44%

of executives say downtime damages their company's reputation.

Splunk and Oxford Economics, The Hidden Costs of Downtime, 2024

60 days

for brand health to recover after an incident

Splunk and Oxford Economics, 2024

3.4%

average stock price drop after a downtime incident

Splunk and Oxford Economics, 2026

How MonX helps: catch degradation before customers do, and fix it before it becomes a headline.

Who notices first: you or your customer?

47%

of respondents

say customers are often or very often the first to detect service degradation or outages

Splunk and Oxford Economics, 2026

\$300K+

per hour of downtime

for more than 90% of mid-size and large organizations

ITIC, Hourly Cost of Downtime, 2024

\$5M+

per hour of downtime

average for large organizations in verticals such as banking and finance

ITIC, Hourly Cost of Downtime, 2024

From the customer to the cause

1 • Customer experience

Successful payments, logins, completed orders

← **MonX starts here**

measures what the customer experiences

2 • Business services

Cards, instant payments, mobile banking

then add the layers below to find the cause fast

3 • Applications and integrations

APIs, message queues, batch jobs

Your existing tools

The component monitoring you already run.
MonX doesn't replace it.

4 • Infrastructure

Servers, databases, network

LIVE VIEW

Live business indicators



Spot incidents while they form

MonX uses AI to analyze large volumes of interdependent data over long periods, to help you prevent incidents.



Anomaly detection

See how your system behaves compared to the same time last year, last month or during holidays, and catch an incident while it is still forming.



Correlation detection

Find links between seemingly unrelated metrics that point to cause and effect in an emerging incident.



ALONGSIDE YOUR TOOLS, NOT INSTEAD OF THEM

**Your tools show how your servers are doing.
MonX tells you whether your customers
can pay right now.**

Keep your existing monitoring for infrastructure. MonX adds the layer above: is the service actually working for the customer?

MonX vs. infrastructure monitoring

	MonX	Zabbix	PRTG	SolarWinds SAM
Built around	Business services and customer outcomes	Hosts, items and triggers	Sensors on devices	Nodes and applications
Business view	The starting point (top-down)	Service tree and SLA, driven by problem tags	Business Process sensor groups other sensors	Application and group views
Custom checks	SQL, PowerShell, REST, SOAP built in	ODBC checks, user parameters	SQL and EXE/Script sensors	SQL and script component monitors
Deployment	On-prem or SaaS	On-prem, open source	On-prem (Windows) or hosted	Self-hosted (Windows)
Pricing model	Annual subscription	Free license, paid support	Per-sensor tiers	Per-node subscription
Main users	Service owners, IT ops, business	Sysadmins, network teams	Network and system admins	IT operations
Support	Direct, local, in Serbian	Vendor or partners	Vendor or partners	Vendor or partners

MonX vs. enterprise observability

	MonX	Datadog	Dynatrace	Splunk ITSI
Built around	Business services and customer outcomes	Cloud infrastructure and APM	Full-stack APM with AI	Service health from Splunk data
Business view	The starting point (top-down)	SLOs and service catalog	Business Events, billed separately	Service health scores, glass tables
Custom checks	SQL, PowerShell, REST, SOAP built in	Custom checks; custom metrics billed	Extensions and OneAgent	Searches (SPL) over ingested data
Deployment	On-prem or SaaS	SaaS only	SaaS or Managed (self-hosted)	Splunk Enterprise or Splunk Cloud
Pricing model	Annual subscription	Per host, per product	Consumption-based (DPS)	Premium add-on to Splunk license
Setup effort	Lightweight agent, your own SQL	Agent on every host	Agents plus platform setup	High: weeks, specialist admins
Support	Direct, local, in Serbian	Global vendor, partners	Global vendor, partners	Global vendor, partners

What MonX measures, regulators require

Requirement (NBS Decision 102/2024, in force from 1 Jan 2026; DORA)	What MonX provides
NBS item 26: adequate monitoring system	Continuous indicators of service delivery to customers, not just components
NBS item 40: early-warning indicators	Thresholds and alerts per indicator, comparison with the same period
NBS items 41–42: incident classification and duration of service interruption	Indicator history shows when the service stopped and when it recovered
NBS item 53: performance and capacity monitoring	Volume trends and system capacity limits
DORA Art. 10: prompt detection of anomalies, alert thresholds	Top-down indicators with defined thresholds, on multiple levels

On-prem installation: your data stays in your data center.

Indicators your customers feel



Banks

Card authorizations
per minute

Instant payments
in progress

Mobile banking logins



Telecoms

SMS delivered per minute

Service activations

Successful top-ups



Payments

Approved transactions
per minute

Processor response time

Failed charges



E-commerce

Orders completed
per minute

Successful checkout
payments

Deliveries assigned

Proven in banking, built for you



15 years in practice

The top-down approach was developed and used in one of the largest banking IT systems in Serbia. MonX turns it into a product.



Skills you already have

SQL, PowerShell, SQL Server, IIS. No new query languages or stacks to maintain.



Your data stays with you

Fully on-prem, or SaaS with a lightweight agent on your network. Minimal load on your systems.



Local and hands-on

A Belgrade-based team with support in Serbian. We help you design your monitoring and write agents.

What clients usually ask

“We already have monitoring tools.”

Great, keep them. MonX doesn't replace them. It adds the layer above: indicators of service delivery to customers.

“Can't we build this ourselves?”

You can. Compare the effort: scripts, scheduling, metric storage, dashboards and upkeep. We suggest a side-by-side test on one service.

“Why Windows and .NET?”

Because that is what most banks run: SQL Server, IIS, PowerShell. No new stack just for monitoring.

NEXT STEP

Pilot: 3 critical services, 8 weeks

WEEK 1

Workshop and service selection

Two 1.5-hour workshops for your team, and selection of your three most critical services.

WEEKS 1–2

First indicators live

We write agents together with your team and move them to production.

WEEKS 3–8

Thresholds and alerts

We tune thresholds and measure how fast problems are detected.

END OF PILOT

Joint review

What MonX caught before your customers did, and how we continue.

After the pilot: annual subscription (OPEX) with new versions included. On-prem option available.



Let's look at your three most critical services.

Dejan Gošić

Co-founder · architecture and methodology

dejan.gosic@mon-X.app

Lazar Gošić

Co-founder · product development

lazar.gosic@mon-X.app

Live demo

At your site or online

www.mon-X.app