



SUCCESS STORY

FRANCE

FINANCIAL SERVICES

ELASTIC OBSERVABILITY

With Elastic Observability,
Oney Bank has improved service
availability by 30%, increased
production reliability, and
streamlined both costs and
internal expertise



Cuts costs by 30% annually with tool consolidation

Oney Bank replaced five monitoring tools with Elastic Observability. By consolidating their fragmented observability stack, the team reduced



Reduced mean time to detect by 95%

With Elastic's real-time monitoring and APM, Oney Bank reduced incident detection time by 95%, from 20 minutes to just one minute, ensuring system continuity during peak business periods.



Faster time to value

Elastic consulting and GentleIT's expertise empowered over 130 Oney Bank employees to quickly master Elastic Observability, gaining autonomy in dashboards, alerts, and troubleshooting, while greatly boosting operational efficiency.

Elastic helps ONEY Bank optimize IT operations and reduce costs while improving reliability during critical business moments.

ONEY Bank, a subsidiary of the BPCE group and ELO (formerly Auchan Holding), is a major European player in consumer financing, insurance, and fraud prevention solutions. Working with more than 37,000 merchants, including major brands such as Leroy Merlin, Air France, Boulanger, BackMarket, Showroomprive.com, and Optic 2000, the company offers solutions that facilitate customer purchases through seamless shopping journeys and offer merchants leverage to grow their revenue. With €4 billion (approximately \$4.2 billion) in projects financed annually for 7.2 million customers, its operations rely on fast and reliable systems, with seamless customer experience a key priority.

The evolution of technologies, the need for transversality within the IT infrastructure, the constant search for savings required modernization to meet market requirements and particularly to support its retail partners during peak business periods.

ONEY Bank needed a single, efficient solution to unify visibility, reduce tool silos, improve efficiencies, and keep up with its growing IT needs. [Elastic Observability](#) met these expectations perfectly.



Our previous tools were fragmented. Each team worked with its own source of truth, which made collaboration very difficult during a crisis.

Nicolas Faillon

Head of Supervision and Observability at Oney Bank

Cutting 30% in annual IT costs with tool consolidation

Oney Bank simplified its IT operations by replacing multiple legacy tools with Elastic Observability, saving 30% of its costs annually and eliminating redundancies.

“Our monitoring tools were too diverse and left us with blind spots. We needed one comprehensive solution to centralize observability,” says Nicolas Faillon, Head of Supervision and Observability, Oney Bank.

The Elastic Search AI platform helped eliminate redundant functionality, unify data silos, leverage observability data, improve visibility into systems, and refocus the IT team on strategic priorities rather than managing multiple tools.

“Elastic stood out for its transparent cost model, flexibility, and ability to scale with our needs. It gave us the freedom to adapt without hidden costs or unnecessary complexity,” adds Faillon. “Plus, Elastic’s open-source origins and close partnership with OpenTelemetry aligned perfectly with our strategy to avoid vendor lock-in.”

“Additionally, our partner GentleIT, a competent and experienced integrator, has greatly contributed to the support of the Oney teams with very rapid value creation,” says Faillon.



Reducing incident detection by 95%

Keeping systems running during high-demand periods is essential for Oney Bank and its merchant partners. Before using Elastic, detecting incidents could take up to 20 minutes, risking prolonged outages and potential loss of trust with key partners.

“With Elastic Observability, detection times dropped to just one minute on our APIs. That speed lets us fix issues before they become bigger problems,” says Faillon. “This is especially critical for our partners, who often rely on our systems for their own operations.”

Elastic’s [Application Performance Monitoring](#) (APM) provides clear insights into system health, helping the team link technical problems to business impacts. “We now have full visibility into our applications, which helps us stay reliable, even during our busiest periods,” Faillon adds.

Faster time to resolution with Elastic Observability

Elastic Observability gave Oney Bank a unified platform that broke down silos between production, support, and development teams. This shift made collaboration easier and workflows more efficient.

“Elastic brought all our teams onto the same platform. Everyone—IT, development, and business—now works with the same data,” says Faillon. “This enables our teams to collaborate effectively during crises and quickly resolve customer-impacting issues.”

Using [Kibana](#), teams can visualize data more effectively, not just to monitor technical performance but also to understand business impact and outcomes. Through this, ONEY Bank has been able to connect its technical insights to its operational and strategic goals.

[Elastic’s consulting services](#) and the Gentle IT integration team trained over 100 employees to create dashboards, set up alerts, and analyze logs independently. “Our teams now work with full autonomy. Developers monitor their own systems, configure alerts, and fix issues without relying on central IT,” Faillon adds. “This has reduced bottlenecks, sped up processes, and improved overall performance.”



The Elastic platform has significantly improved our ability to correlate technical data with business outcomes, improving operational reliability.

Nicolas Faillon

Head of Supervision and Observability at Oney Bank

Driving innovation with cloud migration and machine learning

Oney Bank is making its IT systems more scalable and resilient by expanding its cloud infrastructure and integrating Elastic into its CI/CD pipelines. This configuration guarantees improved observability in complex environments and complete autonomy for development teams to manage their applications.

“With Elastic, we’re moving to a PaaS model that supports growth while staying scalable and reliable,” says Faillon.

Elastic’s machine learning tools are also a game-changer for Oney Bank. “We no longer deal with static alert thresholds. Machine learning adjusts them automatically, cutting down noise and making detection more accurate,” Faillon explains. These tools help Oney Bank spot and fix issues before they affect operations.

The bank also uses Elastic’s advanced security features to protect sensitive data and meet compliance requirements. “Elastic gives us the tools to tackle both operational and regulatory challenges,” adds Faillon.

As a market leader, Oney Bank is committed to continuous innovation and adapting to evolving demands, delivering high-quality service to customers and partners. To achieve these goals, the bank plans to deepen its partnership with Elastic by exploring advanced machine learning capabilities for predictive monitoring and anomaly detection and expanding its cloud strategy to scale operations and enhance resilience.



Elastic, like GentleIT, are not just suppliers but true partners. Their on-site presence allowed us to align internally and reinforced our confidence in the value of their platform.

Nicolas Faillon

Head of Supervision and Observability at Oney Bank

Start your free trial

See for yourself how your business can benefit from Elastic in the Cloud, with a free 14 day trial.

[Get started](#)