Incident Management

A Logistics Problem

swish®

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Agenda

What is **Swish**?

- Sweden's leading mobile real-time payment system

- Launched in 2012 by a collaboration of major Swedish banks

- Enables instant account-to-account payments using a mobile number or QR code

One simple experience wherever you pay
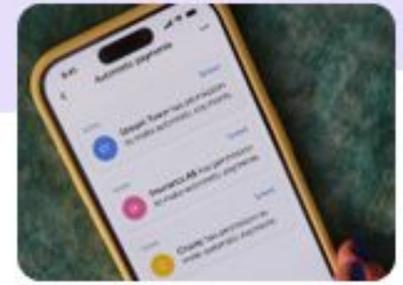

Person-to-Person

Person-to-Business (P2B)

P2P

Micro Merchants

Online

In-store/POS

Recurring ("Direct Debit")

Business-to-Person

Payouts

Self-scanning

Payment cards

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Sweden's **strongest brand**
– five years in a row

YouGov best brand rankings 2026
Top 10 ranked: Sweden

Rank	Brand name	Score
1	Swish	43,9
2	IKEA	42,7
3	Volvo	39,4
4	SVT Play	37,3
5	Wasabröd	36,2
6	ICA	33,6
7	Arla	32,5
8	Systembolaget	31,7
9	Pågen	31,7
10	Kungsörnen	30,8

88 % of Swedes would recommend Swish
Source: Novus on behalf of Swish, 2025

The second most trusted digital service in Sweden – after BankID
Source: Insight Intelligence, 2023
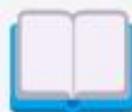
"To swish" quickly became so common it was added to the Swedish dictionary in 2015.

Swish at Swedbank

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Where it all started

The year was 2021

- Outsourced
- Media before response
- No clear root-cause
- "Hit-and-miss" remediation
- Rollbacks

Where it all started

Risk Management

Where it all started

The Chasm

=/=

Where it all started

The Operational Landscape

Illustration 2: Single Instructing Party Settlement Model

Both the Originating Participant and the Beneficiary Participant uses the same Instructing Party and the Instructing Party is defined to use the Single Instructing Party settlement model.

Single Instructing Party

Originator

Originating Participant

Beneficiary Participant

Beneficiary

RIX-INST

(1) The Instructing Party of the Originating Participant a sends an instant payment transaction to RIX-INST.

(4) RIX-INST sends a confirmation of the settlement to the Instructing Party of the Originating Participant and the Beneficiary Participant-

(2) RIX-INST validates the instant payment and **(3)** settles the transaction

Source: The Eurosystem and the Riksbank

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The year was 2021

- Outsourced
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Broken Logistics!

- Where are the problems?

- What information is needed?

- Who can fix it?

Laying the foundation
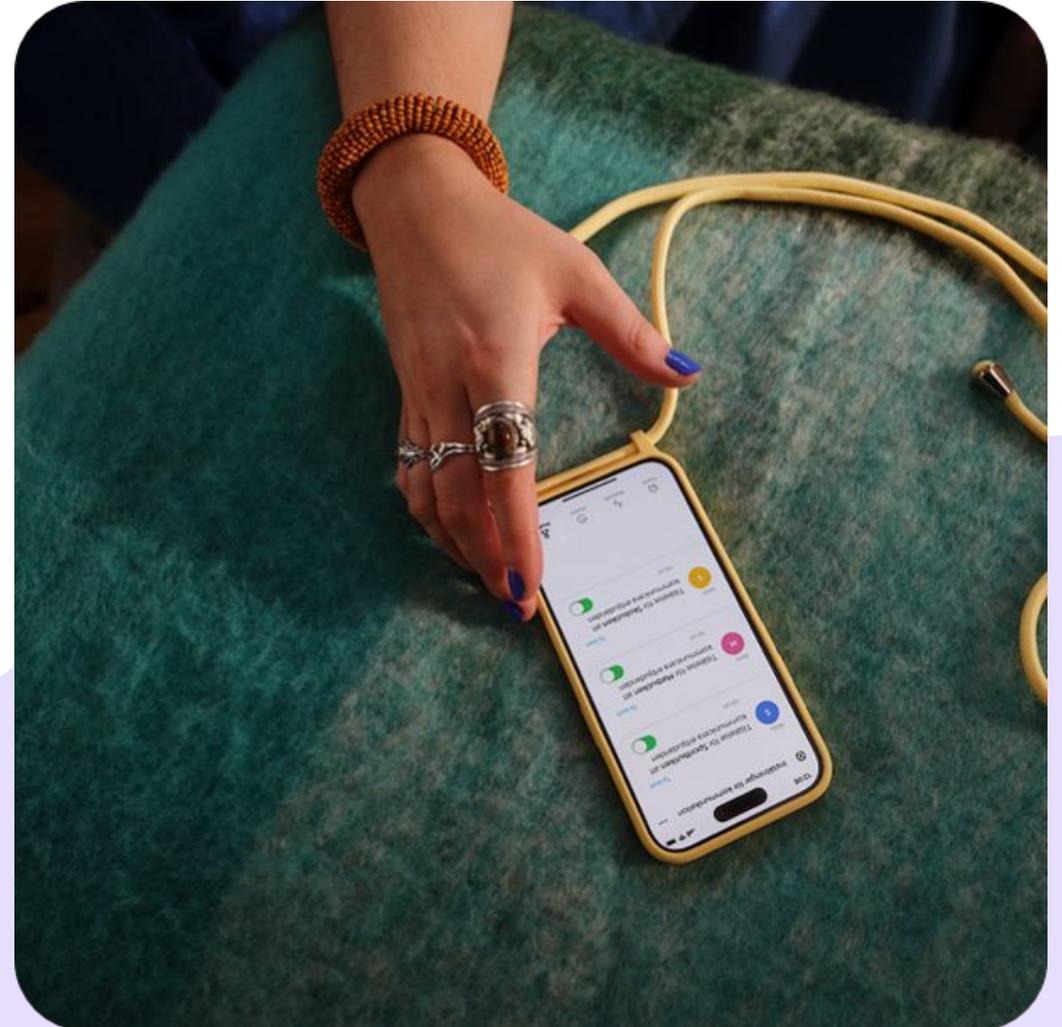
Laying the foundation

Establishing Principles

GitOps – Our opinionated approach on how to manage the system

Site Reliability Engineering – Our view on operations management and risk appetite

- Continuous Integration and Shift-Left – Our view on how to achieve early feedback loops
- Vendor Agnosticity and Cloud - Our approach on where to build dependence and where not to
- Cognitive Load and Platform Consolidation – Our view on how to reason about tools to use
- Treat Services like Cattle and not Pets – Our view on how to handle our infrastructure
- Four Key Metrics – Our way of measuring ourselves

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- SLSA for **everyone**

  - Our view of software supply chain security and compliance

- Design for **Auditability**

  - Build for Transparency – Our view on how to make compliance built in and not bolt-on

Laying the foundation

* Adapted from https://sre.google/sre-book/table-of-contents/
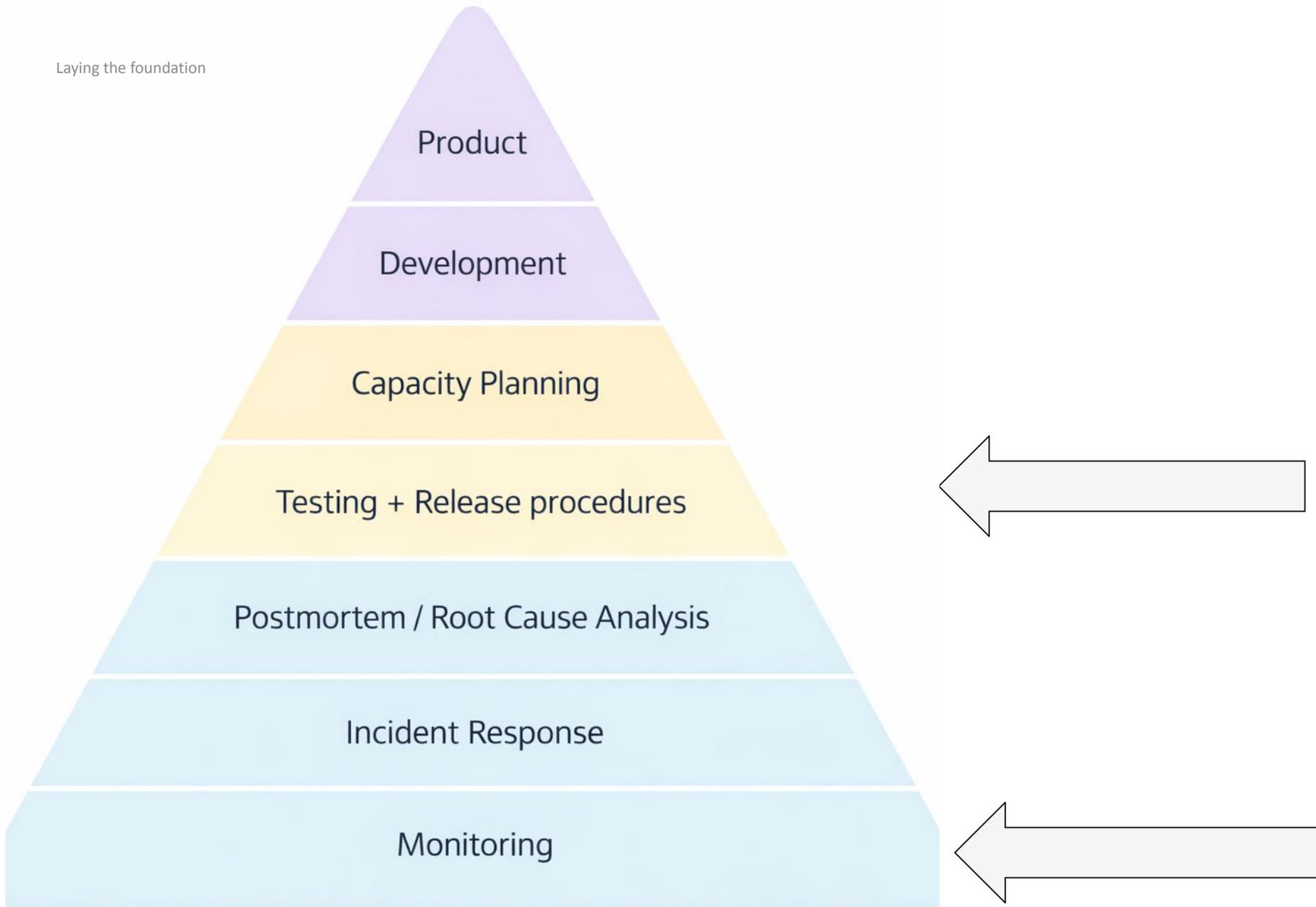
Building for chaos

Building for Chaos

Rolling out **Observability**

- End-to-end Tracing

- Payment Conversion

- Immediate feedback on incidents and releases

Start building **Runbooks**

- When SHTF large word documents will not save you

- The above sets the mandate - runbooks is what you do

- Runbooks according to OODA:
    - Observe
    - Orient
    - Decide
    - Act

Building for Chaos
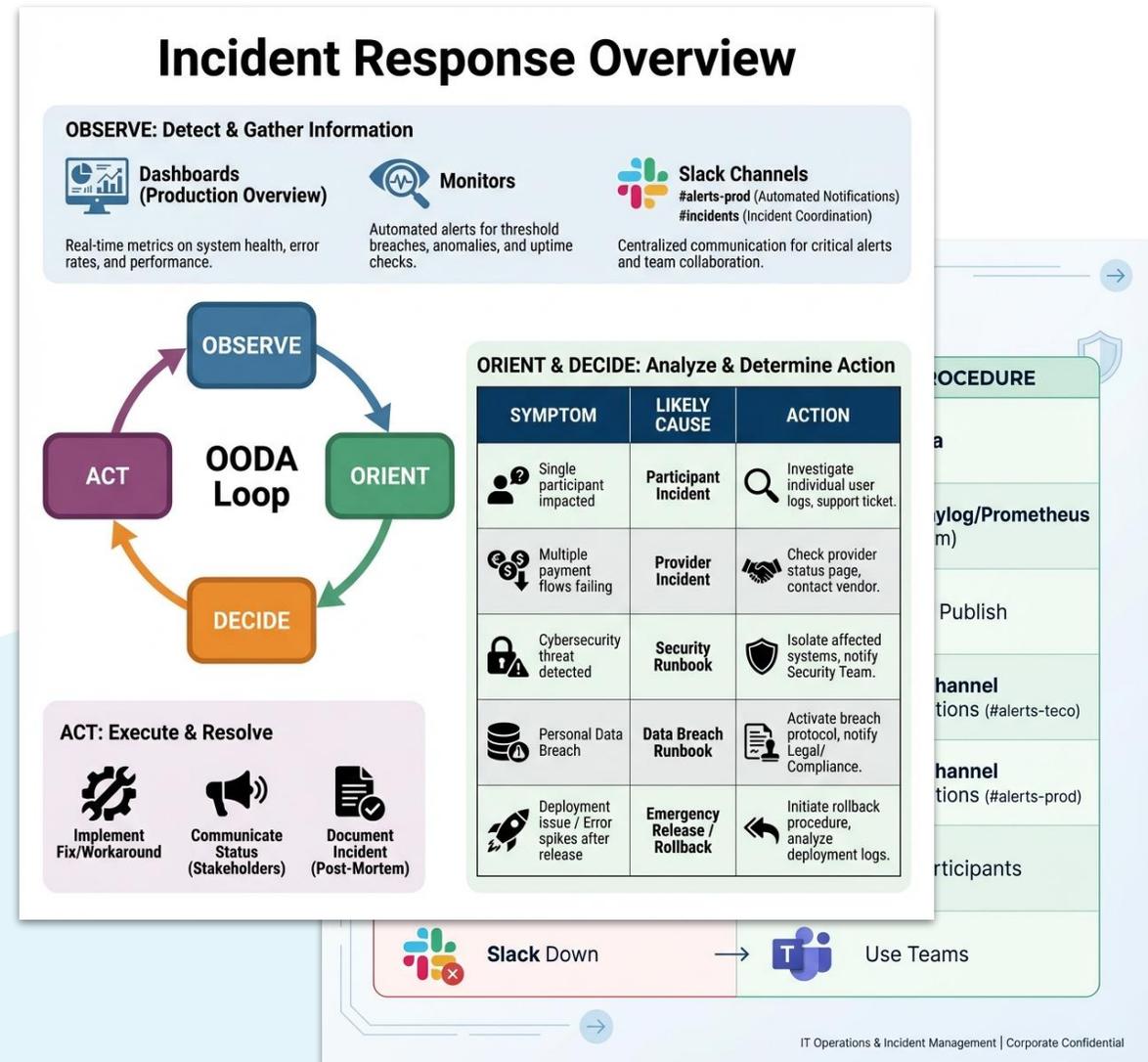
Automating Incident Management

- Automatic alerting
  - On-call rotations

- Automatic incident notifications
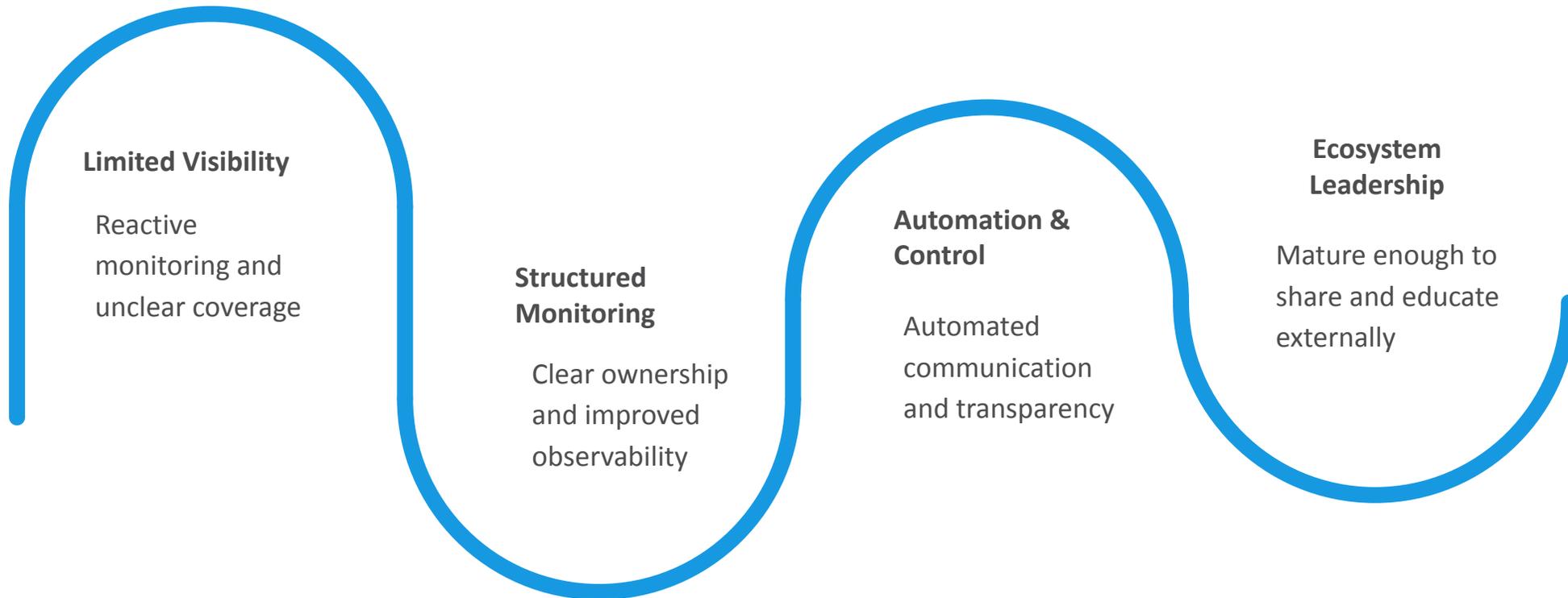 - Apps and Statuspage

- Automatic calling
  - Calls banks

Building for Chaos
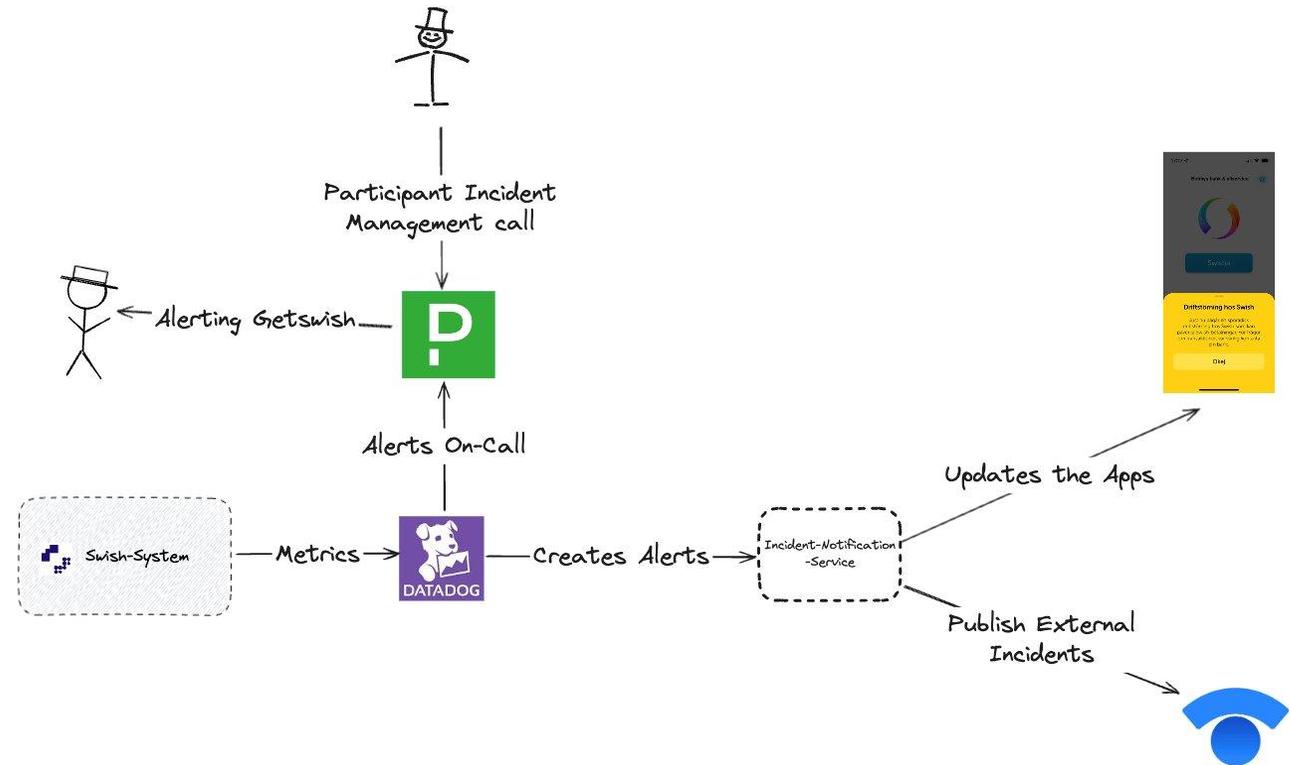
Structured Follow-Up

- Datadog Incidents
  - Slack Integration

- Postmortems

- Weekly Production Meetings

Where are we **Now**?

The next step

From Uncertainty to Operational Maturity

Limited Visibility

Reactive monitoring and unclear coverage

Structured Monitoring

Clear ownership and improved observability

Automation & Control

Automated communication and transparency

Ecosystem Leadership

Mature enough to share and educate externally

Expanding Observability Across the Ecosystem

- Moving beyond internal system visibility

- Exploring how to share operational insights with participants

- Enabling participants to understand their own operational health

- Increasing transparency around how incidents impact the broader ecosystem

- Strengthening collective resilience through shared situational awareness
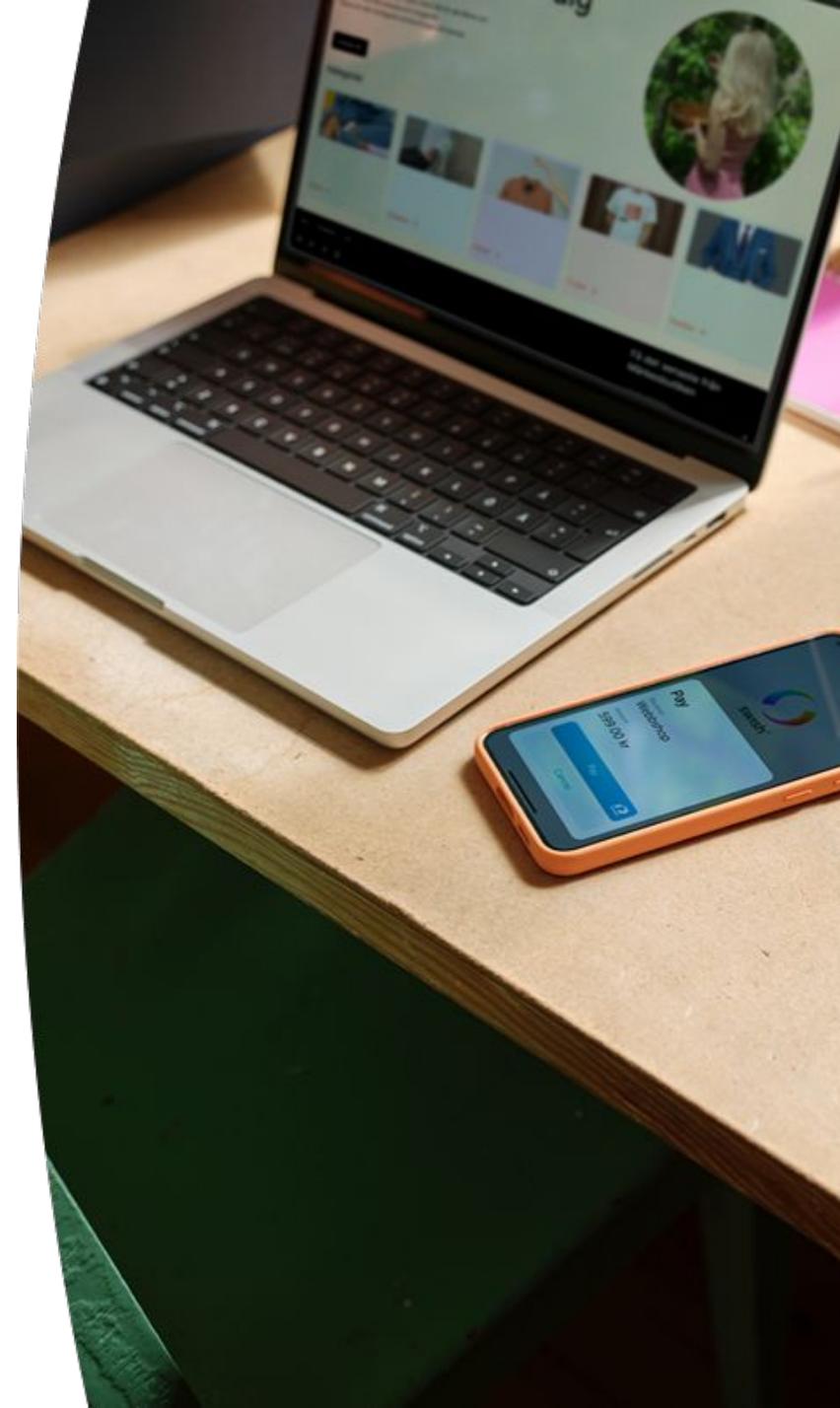
Laying the foundation

We are **Proud** of what we do and we build **Culture** around it

- Stickers for **everyone**

  - Our way of showing our "battle scars"

- That goes for **compliance battles** too
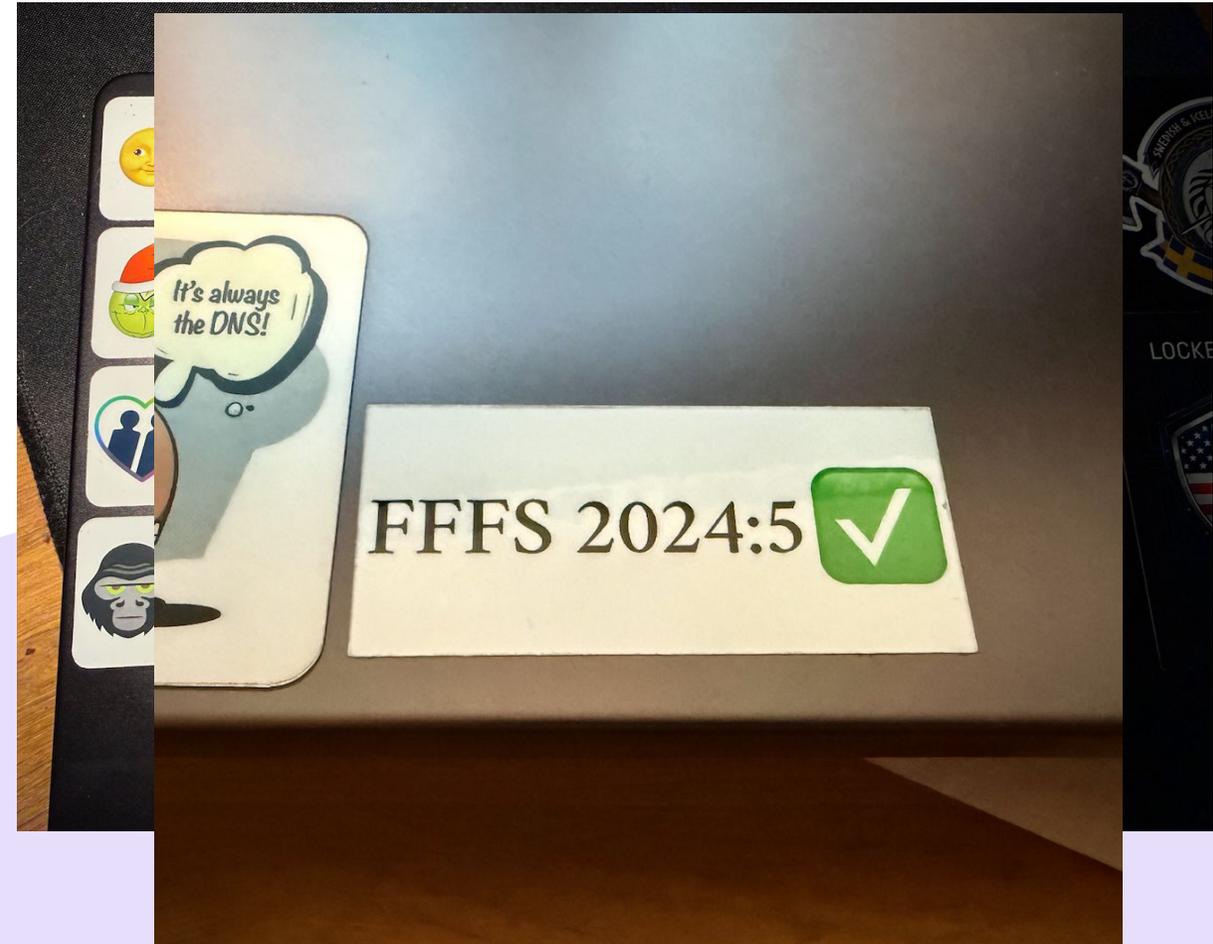
Thanks for listening!

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Questions?