

# Learning from Incidents

Luke Briscoe

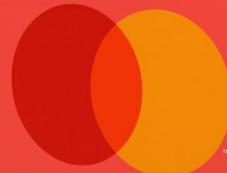


monzo



5355 2200 0000 0000

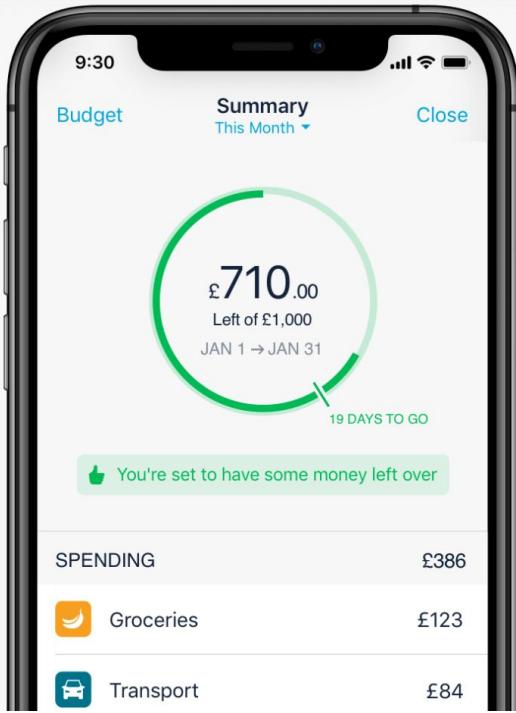
SAM FARSANI  
EXP  
END 01/22



mastercard.



£6.20 at Sainsbury's. You've spent £16.60 today



## Spend

Get instant notifications the second you pay. Set budgets for things like groceries and going out, and get warnings if you're spending too fast (if you want them).

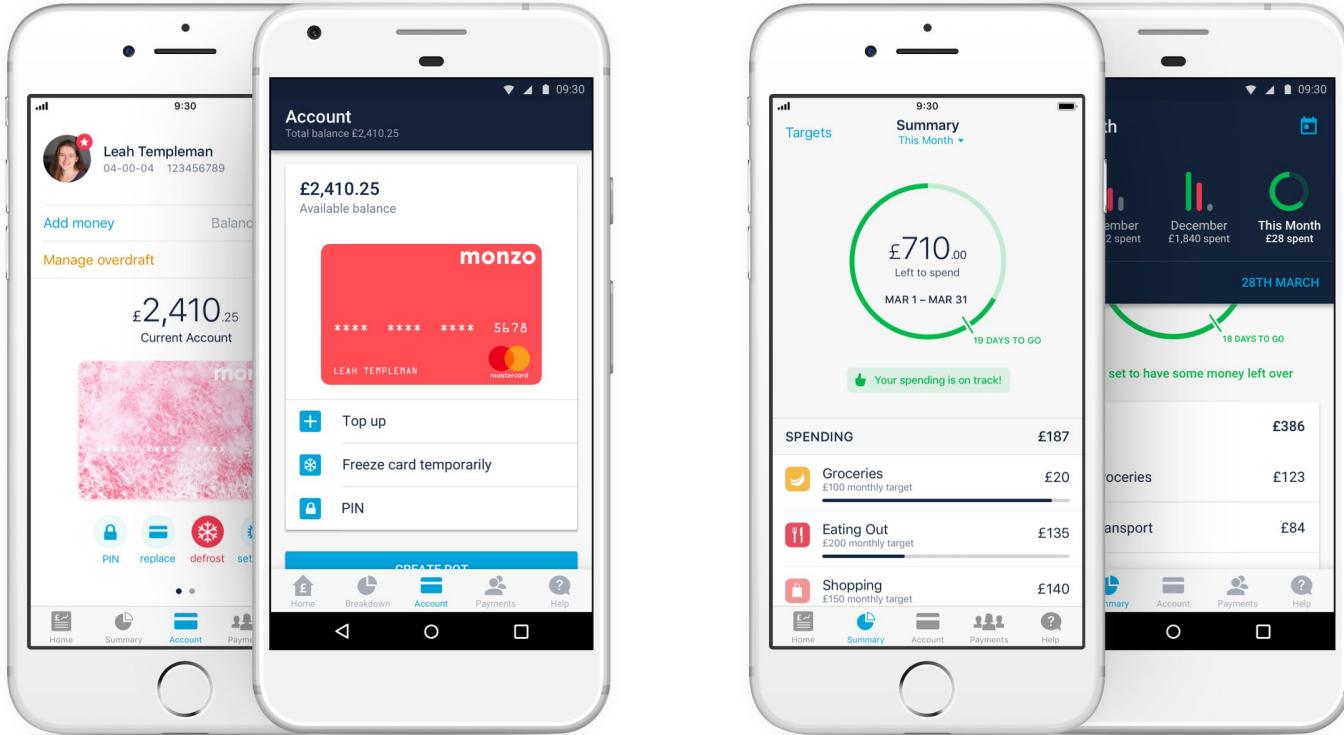
★ NEW ON MONZO

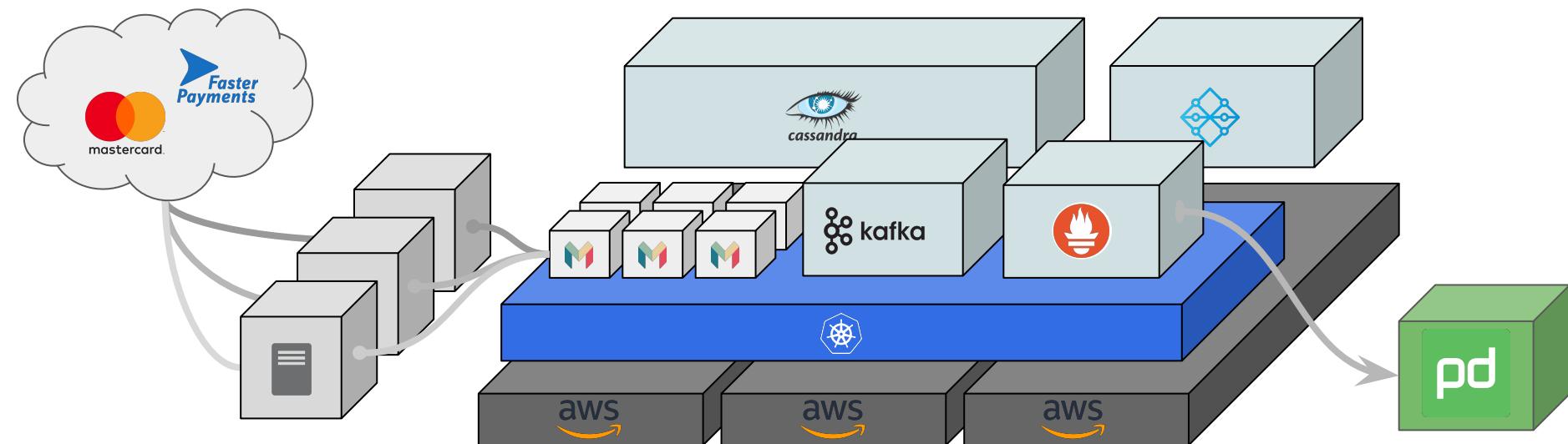
## Get paid... a day early

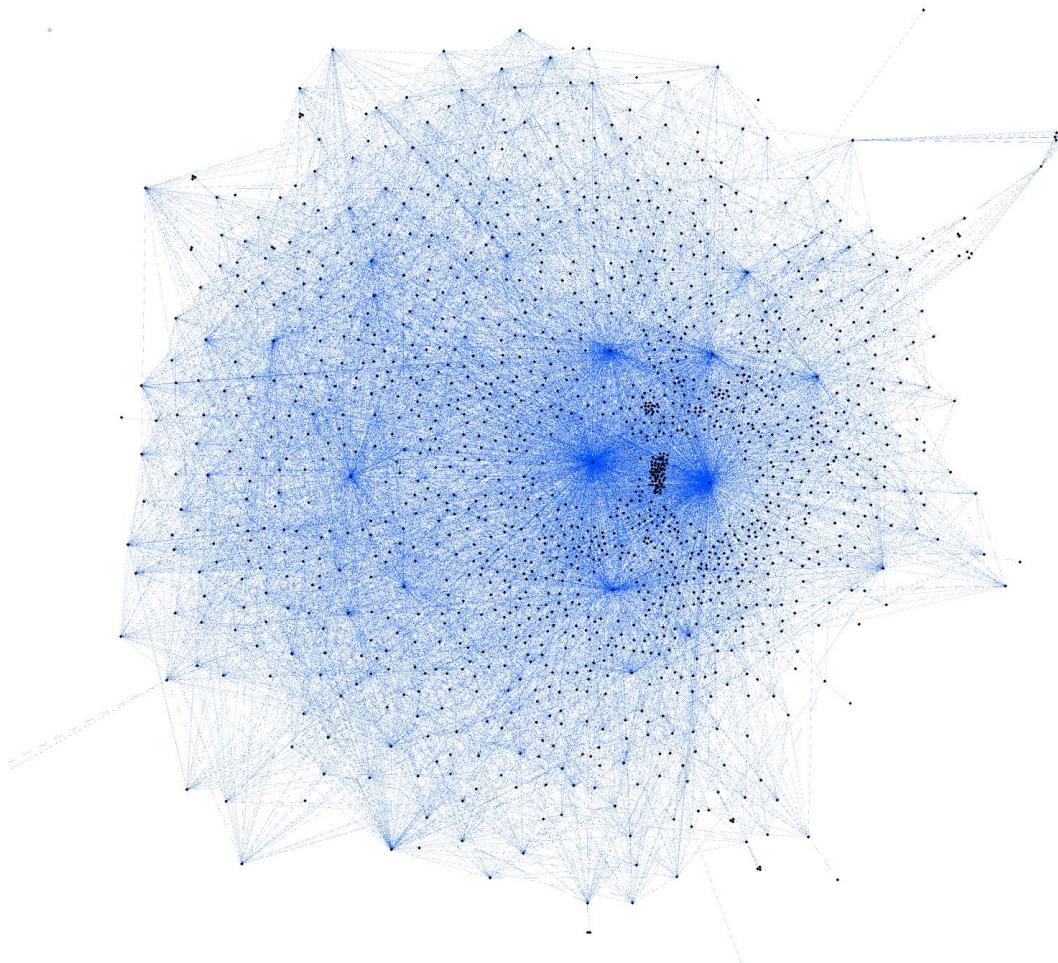
Put your salary into Monzo and we can advance you the cash one day early. No cost, no hassle. Just more time with your money.

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@JackKleeman on Twitter

# Learning from Incidents



# Incident Debriefs



# Spoiler: Incident debriefs are not all about getting to a root cause

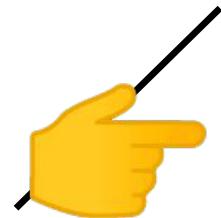
**Cause is not something you find.  
Cause is something you construct.**

(Sidney Dekker; *The Field Guide to Understanding Human Error*)

**Ask ‘How?’  
not ‘Why?’**



**Encourage people to  
tell their stories**

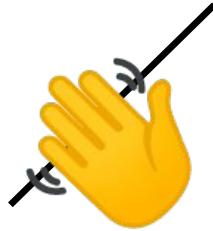


**'Why' usually leads  
to 'who'**

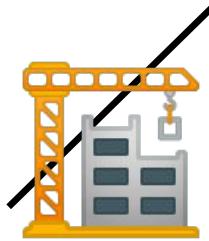


**Understand the  
conditions that led  
to the problem**

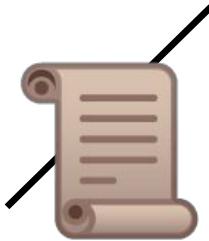
# How we run our debriefs



**Introduction**



**Lay the foundations**



**Walk the timeline**



**Clean up**



**Share lessons widely**

**The key goal is to learn**

# Debrief bonus items



You find the root  
cause



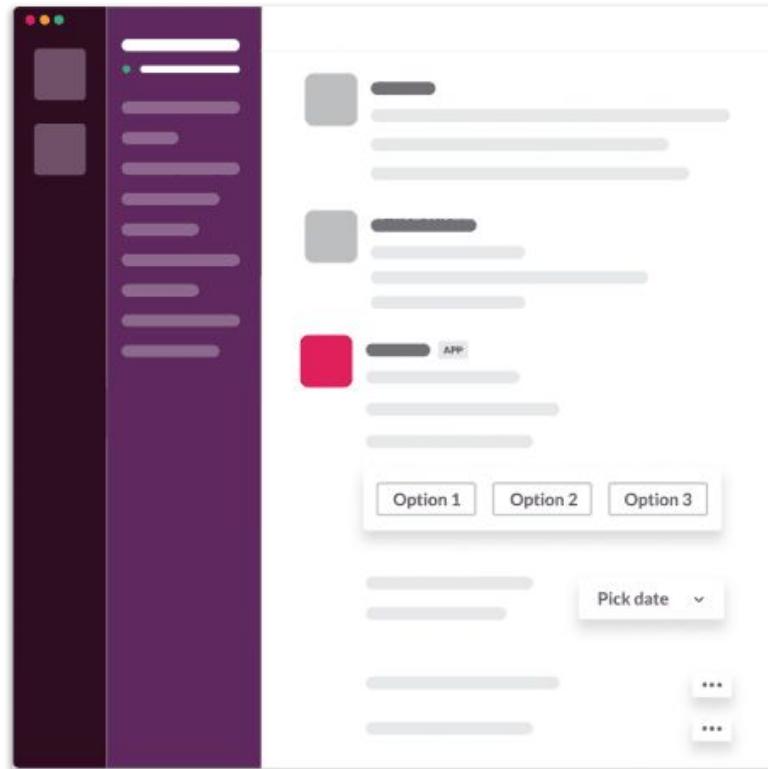
You take actions to  
make things better

# Common challenges with debriefs

**'I don't feel comfortable speaking up if  
I've made a mistake...what if I get fired?!"**

**'I'm going to end up with a load of actions that I'll never get around to..'**

**'But they take ages to prepare for; I don't  
have the time'**



+

/incident Multiple customers are reporting delayed FPS payments 💰 | @ 😊



## Report an Incident

X

## Report

Multiple customers are reporting delayed FPS payments 🚧

## Summary (optional)

Can you share any more details?

## Impact (optional)

Who or what might be affected?

Think about affected people, systems, and processes

## Lead (optional)

Choose an option...

## Severity (optional)

Choose an option...

[ⓘ Learn more about Incident](#)

Cancel

Report



**Incident** APP 3:27 PM

Multiple customers are reporting delayed FPS payments 💰



Reporter: @ [REDACTED]



Incident Lead: -

---



Severity: -



Document: [Incident 29](#)



Comms Channel: -

Need something else?

Page On-Caller

Edit

Close

Create Comms Channel

 **Monzo Incident**

Edit Incident  Add Risk Data  Log out

# #inc-may-27-14-31-12

LIVE

## Summary

Multiple customers are reporting delayed FPS payments 

- **Reporter:** [REDACTED]
- **Start Time:** May 27, 2019, 2:27 p.m.
- **Report Time:** May 27, 2019, 2:27 p.m.
- **Top Participants:**
  - [REDACTED] (2 messages)

## Actions

## Timeline

[Hide Slack Pins](#)

Pinned by you [REDACTED] 11:46 AM

All of the delayed payments are coming from [REDACTED] The scheme have confirmed it's an issue at their end.

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## Timeline Hide Slack Pins

07 Jun 2019

10:37:07

Summary  Several customers have reported inbound banks transfers haven't arrived in their accounts. Our on-call engineers are investigating.



10:40:57

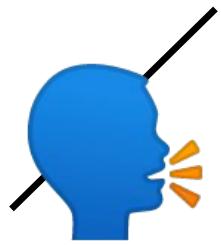
Impact  Customers expecting money in their accounts can't see it. Minimal inbound demand on customer operations. There appears to be only a few cases of this happening.



10:46:46

Chris Evans: All of the delayed payments are coming from [REDACTED] The scheme have confirmed it's an issue at their end.

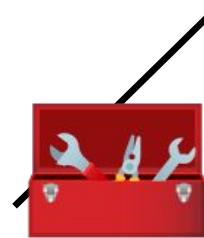
**This is great, but...  
we're not quite there  
yet**



**Use language  
carefully**



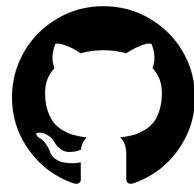
**Focus on  
learning**



**Invest in people  
and tooling**



@lukebriscoe



[github.com/monzo/response](https://github.com/monzo/response)

# Monzo is hiring!

Backend Engineers & Tech Leads  
TechOps Generalists  
Engineering Managers

<https://monzo.com/careers>

