

## Case Study



### Infosys Implements Card Issuance System for Leading Financial Services Company

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#### Abstract

Infosys has developed an end-to-end card issuance platform that processes credit card issuance requests for traditional magnetic stripe and smart cards across the US for a Leading Financial Services Company.

Infosys leveraged the Microsoft BizTalk suite of products to develop the robust yet nimble platform to meet the ever-changing needs of credit card business.

This platform has significantly reduced the card processing cycle time thereby enhancing end-customer experience.

## Client Description

The client is a fortune 100 company with revenue of over \$25 billion annually. It is a diversified global financial services company, with services ranging from core banking, credit cards and retail lending.

Card Issuance is a very critical business capability for the client as close to 100,000 card request has to be processed per day just for the US and parts of International markets.

## Problem Statement

- The Card Issuance System accepts & validates requests, enriches with additional information (e.g. Smart Card Data, Issuance Envelope Materials, Best Address, Membership Numbers etc) and then sends the formatted embossing instructions to the Printing and Personalization vendors.
- The earlier Issuance system was unable to scale up to the increasing complexities brought in by newer business needs.
- There were performance issues with the earlier Platform and frequent misses in delivery targets leading to increase in operational cost and customer dissatisfaction

## Business Drivers

**Issuance Time:** Accelerating the card delivery ensures early utilization, directly impacting the volume of spends. Getting the Card faster also enhances cardholder experience.

**Drive incremental spend:** Ability to differentiate customers into different segments and provide personalized offerings during on-boarding time is a key driver

**Product Flexibility:** Ability to evaluate cardholder eligibility and support customized product offerings.

**Compliance:** Adherence to standards in Disclosure and customer on boarding policies.

**Faster Time to Market:** Launch of newer products and payment devices ( e.g. Smart Cards , Mobile etc) with enhanced features and security

## Infosys Approach

- After initial assessment, Infosys developed a pilot to demonstrate the fitment of BizTalk in addressing the Integration and Workflow needs of the Card Issuance.
- Structured approach to Migration by bringing in domain experts to gather and document the functional requirements. Also simultaneously, analysis of existing solution was carried out from offshore through code reengineering.
- Phased Approach for Migration of critical functionalities and soft launches were done to minimize any risk.
- Partnered with Microsoft for performance testing and application bench marking to about four times the peak requirement.

## Infosys Solution

Infosys implemented the Card Issuance Solution with rich workflow, Business Rules and Integration capabilities leveraging Microsoft BizTalk platform. Following are the highlights of the engagement:

**Flexible Workflow:** Provides ability to orchestrate business processes and integrate different enterprise capabilities. This is a message based solution with persistence and provides guaranteed message delivery to the Service end points.

**Centralized Rules Engine:** Leverages BizTalk Rule Engine to provide rule based routing, business exception handling and state management thereby externalizing policies from the core processing logic.

**Adapter Layer:** This framework is a common way to create and communicate in different protocols and data formats - HTTP, FTP, SMTP, Flat File, SQL, IBM MQ, MS MQ etc. This was developed by extending the Pre-built Adaptors from Microsoft.

**Services Framework:** This custom built framework provides a common way to schedule, trigger and execute several concurrent processes under a single Windows Service.

**Tracking, Logging & Exception handling Framework:** This framework also leverages BizTalk's Business Activity Monitoring capabilities to provide accurate information about the status and results of various operations.

**Proactive health check for Operations:** Customized Monitoring framework for Business Events, Environmental Metrics and Performance-based Metrics to drive specific actions leveraging Microsoft Operation Manager.

**Automated Testing Framework:** This framework helps harness test scripts automation to cut down on regression testing time and human errors.

## Benefits to Client

**Improved Issuance Time:** The SLA adherence around Delivery time improved from 60% to 95% post the migration to BizTalk. This improved predictability and lesser deviation around delivery volumes to servicing vendors resulted in significant cost saves.

**Build Flexible outsourcing model:** The BizTalk solution provides the capability to shift production volumes between servicing vendors to drives flexibility, competitive pricing opportunities and BCP capabilities.

**Lower TCO:** The Modularized Architecture, Pre-built Accelerators, automated testing & deployment framework, proactive health monitoring tools along with the Flexible BizTalk infrastructure helped lower overall cost of development and Operations.

**Lower Time to Market:** Ability to integrate new service interfaces and incremental changes to existing business flows facilitates development of new product and service offerings.



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### About Infosys

Many of the world's most successful organizations rely on Infosys to deliver measurable business value. Infosys provides business consulting, technology, engineering and outsourcing services to help clients in over 30 countries build tomorrow's enterprise.

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