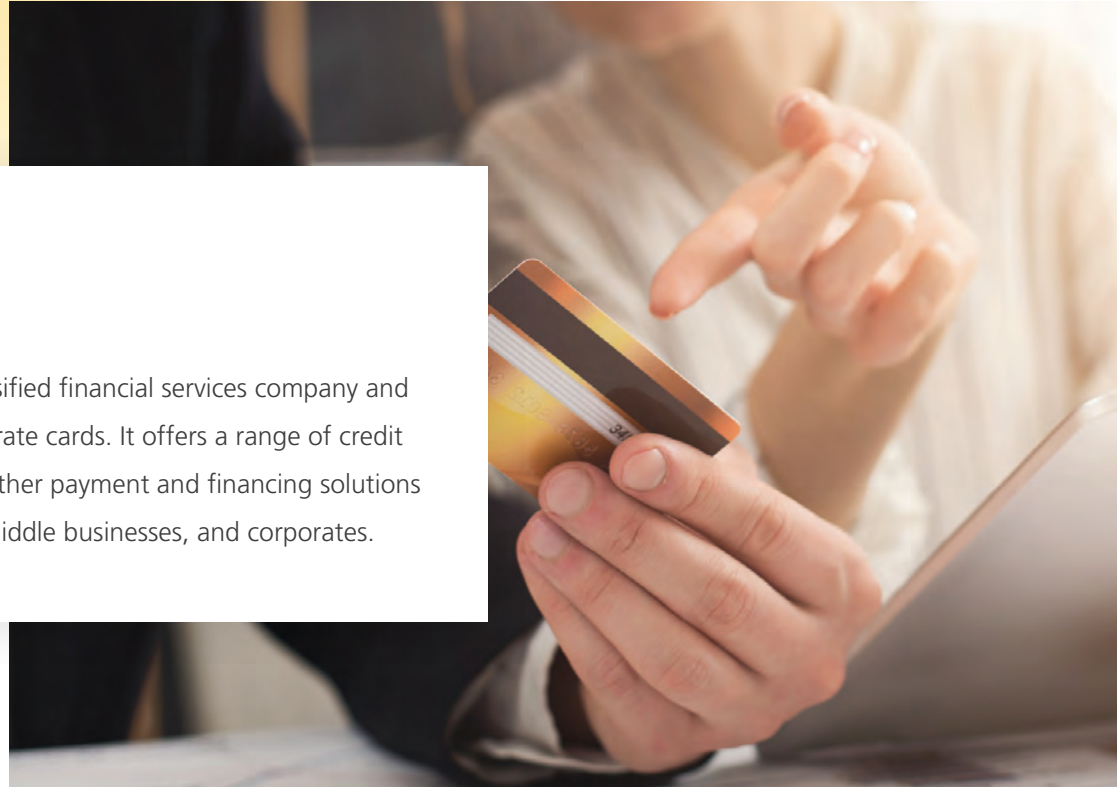


CASE STUDY

Legacy Modernization for the World's Largest Corporate Card Issuer

Client

The client is a global diversified financial services company and the largest issuer of corporate cards. It offers a range of credit cards, charge cards, and other payment and financing solutions to individuals, small and middle businesses, and corporates.



Challenges



Need to introduce a threshold option that would give cardholders greater flexibility in managing their purchase-to-payment cycle.



Credit analysis process was highly inefficient and required automation to streamline it.



Existing payment and credit authorization processes had fallen behind the market and were too inflexible to adapt to changing customer expectations.

Solution

- Collaborated with the client to introduce add-ons through two identified work streams.
- Introduced a new feature called PayBuffer, with an assigned revolving line of credit facility, across various underlying systems.
- Developed a calculator application for the credit authorization process with a flexible design to integrate with their back-end legacy systems.
- Based the technology stack on the Microsoft .NET framework, jQuery, MVC, and SQL DB platform.

Business Benefits



Improved investors/customer experience with **24x7 information availability.**



25% increase in positive business feedback because of application modernization.



12% of eligible charge card customers have **opted** for the PayBuffer plan.



50% reduction in maintenance effort after modernizing the payment and credit authorization processes.



400% reduction in time taken for credit analysis configuration to be processed within the same business day.

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