



# Card Transfer and Replacement

Success Story





**Customer:**  
Major Financial Services Firm  
**Industry:**  
Financial Services  
**Focus Area:**  
Process

**A major financial services firm sought to modernize their systems integration to address a credit card replacement problem and improve overall performance.**

### **Our Client's Needs**

After years of point-to-point integrations, our client was hindered by a fragile and inefficient infrastructure. Its shortcomings came to a painful head when they encountered problems issuing their replacement credit cards. A process that had typically taken twenty-four hours from the customer's call to delivery of the new card was now frequently being delayed, sometimes considerably and at substantial cost in lost revenue, and some cards were never being delivered at all.

Additionally, because they circumvented system checks in place to prevent certain violations, the back-door workarounds in use to complete the replacements created potential compliance issues. When new regulations deepened these concerns, the client decided it was time to address the problem at its root—without, however, interrupting ongoing card replacement.

### **Our Solution**

We used Business Process Execution Language to connect the twenty-plus systems involved in the replacement process. We used service orchestration wherever possible to consolidate multiple services into higher-level composite services that could be reused enterprise-wide. To save time by solving transient faults without human intervention, we provided automatic retry functionality.

To accomplish consistently accurate and reliable card replacement, we documented, implemented, and automated a true process that would ensure both the prompt delivery of replacement cards and attentive regulatory compliance throughout. In keeping with the client's needs, we did it all without interrupting their ongoing card replacement operations.

### **How We Helped**

Our client now has an automated process in place for getting replacement cards to their members promptly and dependably. Powered by robust, flexible integration and proven during a six-week trial period during which the client kept the workarounds available, the process's reliability has now enabled the client to eliminate the previous compliance concerns altogether by closing the back doors, confident that they won't be needed again.

The reusable higher level services that we made available have demonstrated their value emphatically. One in particular proved so useful that it was receiving many times the number of calls in an hour that we had scaled it for across an entire day. Thanks to SOA's flexibility, we were able to scale it up relatively quickly to provide the availability they needed and deliver conspicuous value outside the scope of the project.

Customer satisfaction has increased, as members now dependably receive their cards when promised, and the client is no longer losing potential revenue while customers wait for their cards. Their integration is enhanced, a critical process has been reliably automated, and they have fewer compliance worries. Better adapted, more efficient, and confident that they made the right choice by trusting AVIO to help.



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