

FirstVision China to FirstVision India Platform
Migration for FE Credit Vietnam

Verinite Success Story



OVERVIEW

Business Objectives

- To successfully migrate FEC credit cards portfolio from existing VisionPLUS First Data China processing center to First Data India Data Center powered by EMEA Code Base.
- To meet the migration timeline of hard cut-off on 14th December, 2018. It was a critical business objective due to Operational and Regulatory challenges faced by old First Data China Data center.
- Implement the features that will help business to grow in market and provide improved customer experience.

The Challenges

Multiple challenges were encountered during the entire migration project. The following are some glimpses of those challenges:

- Multiple business process running outside of First Vision system- Revenue lines operated outside of FV System – Over limit Fees/Late Fees/Annual Fees/Cycle Spend Fees etc.
- The FEC overall Data warehouse architecture had multiple databases even outside the cards system that were not transparent to the team, which resulted in challenges in analyzing and fixing issues on DWH side.
- Number of Functional Gaps needed to be addressed between Old and New platform as New platform was running on enhanced EMEA code base
- Shared resources – Existing BAU team was utilized for Migration program.
- End to end UAT of FirstVision India platform was in scope but challenge was testing the downstream systems and

database flow as this was built over past years with limited access to the documentation.

- Test planning window was greatly reduced due to stringent timelines.
- Multiple unplanned refreshes in test environment from First Data teams impacting the testing progress.

Results

- Successful migration of FE Credit cards portfolio of 1.3 Million customers to the FV India within stipulated timeline.
- All internal processes resumed as normal for BAU on *Day#1* of Go-Live.
- All front-end systems successfully diverted to New FV INDIA platform on *Day#1* including Customer Services, Collections and FE Credit Mobile app.



ABOUT THE PROJECT:

FE CREDIT subsidiary of Vietnam Prosperity Bank Vietnam, is a leading financial institution. It has over 1.3 million accounts and over 1 Billion authorizations per annum. FE Credit is a long term lending service provider nationwide in Vietnam. They launched their credit card business in year 2015.

It was discussed and agreed by FE Credit to migrate the portfolio from FV China to FV India data center. The new FV India platform which would be running on EMEA code base and came with a host of enhanced new features.

Verinite was closely working with FE Credit team for the ongoing BAU engagement and implementation phase. Verinite team played an instrumental role in Gap analysis/solution design/Middleware/DWH migration. This was achieved by Verinite's team of onsite Business Analysts followed by an onshore-offshore UAT team. FEC migration was crucial as a hard deadline had to be met due to Operational and Regulatory challenges of old FD China Data center.

The key new enhancements included as part of migration scope were:

- Deployment of Loyalty Management Module i.e. LMS module
- Integration with Falcon system – To enhance fraud detection function.
- Migration of FEC external processing into core FV INDIA system such as Revenue lines.

JOURNEY THROUGH THE PROJECT:

Our Client's cards portfolio was hosted in the VisionPLUS processing environment at China platform. Their portfolio had two main products on VisionPLUS system, namely FE **credit Gold** and **FE credit Classic**. Some special features include Selfie Card, Digital MPlus, Disbursement card, Samsung pay et all.

Once the migration project was initiated, our Verinite Business Analyst team performed Gap analysis, solution design and DataMart migration planning. Verinite UAT Team performed the functional and migration testing on the new FV India system. With the wide expertise of Verinite team on VisionPLUS platform card launch and migration program, it provided as a counter edge over the challenge of stringent timelines, thus helping the client.

The analysis part for Verinite BA team was really exciting and no lesser than a roller coaster journey. Our team with a core attitude of go-solve accepted the given challenges and came out winner each time.

With the vast experience of multiple projects; Verinite had built a comprehensive repository of test scripts, this was updated for the client specific changes and used for such a complex & large project. The Verinite UAT execution team was based out of Pune location providing the time-zone advantage as well as cost benefits. We had two onsite coordinators working closely with business units and First Data Development center. It helped resolve the queries quicker.

The project was successfully implemented on 14th Dec 2018 as per stipulated timeline by client and the FE CREDIT card portfolio was migrated to FV India platform with minimum production issues.



THE SOLUTION:

Verinite's contribution proved to be a critical contributing factor in finding solutions and implementing it. Thus at the end, the cards portfolio migration was a great success for our client!

1. Migration of external business process on First Vision system

During Gap analysis, Verinite Business analysts strongly recommended FEC to migrate external BAU processes to the Core system considering the long-term benefit for FEC. Especially the revenue line postings like over limit fees, late fees, Annual Fees, card replacement fees and Cycle Spend Fees. Verinite BAs analyzed external process flows along with First Data and formal enhancement requests were raised on the new platform. Verinite UAT team ensured all processes met business expectation by way of testing it. Post migration, all revenue lines were embedded as part of core processing and resulted in load balancing on middleware systems. This helped get all the BAU activities back under good control.

2. Data warehouse - DWH solutions

Data warehouse plays a vital role in day to day business activities. FEC DBA teams were not actively involved in the migration program previously, resulting in limited expertise to migrate existing data as per new FV India platform extracts. Verinite BA Team dealt with following challenges on DWH side:

- Migration/Reformat of existing DataMart as per new FV India extract layouts
- Enable New extracts provided from FV India platform.
- No Impact to DataMart - dependent on front end systems (Migration window didn't have bandwidth to accommodate larger scope).

Verinite Team used the **Top-Down** approach to cater to these challenges. We listed all the data tables followed by column level analysis, conducted multiple sessions with FD team to map the existing platform DataMart with New FV India. We identified core tables which required historical data. Verinite team provided solutions to the identified problems. Temporary tables were created for test runs keeping same data structure. This ensured minimal impact to the downstream systems & a smoother DataMart transition experience on *Day#1*.

3. VMX services

After Understanding the database dependency, our team took the list of all possible changes required to make it real-time using VMX services. This initiative was taken within critical timeline resulting in improved experience of system for external and internal users. It helped remove the dependency of database in running different process by almost 50%.

4. Addressing the functional gaps between the two platforms

EMEA code base was the enhanced code base as compared to FirstVision China platform, which resulted in additional elements and complications to the mapping exercise. Some of these gaps resulted in auxiliary scope requirements. Verinite team proactively assessed such gaps and advised on possible solution approaches either by BAU process changes or middleware program updates. This helped to achieve agreed migration timeline.



5. First Time Right in spite of shared resource challenge

Verinite team had been made aware of the challenges of resource availability. The intricate team structure at FEC made it difficult to get required support in quick time from various IT teams from the floor. Understanding the criticality of project, Verinite BAU/cards BA team took the center stage for coordinating these activities on their own. Thus, Verinite team was the only team which was trying hard to try all possible options and time slots available of different teams and get things done which were needed for the project. Meanwhile, Verinite team was also working on identifying risks. Verinite team also provided solutions and support to the identified risks to various FEC teams involved. Verinite team also conducted the walkthrough of the changes which were part of overall functions. Thus, applying method of multiple reviews but “1st Time Right” approach to save time and manage the overall changes with limited and shared resources.

6. End-to-End UAT execution support

End-to-end UAT was a real challenge due to minimal support of BU for downstream systems. BU was more focused on challenges around yearly targets and operational activities. Having understood this problem, Verinite team quickly addressed this major problem of awareness of End-to-End flow. Verinite testing team coordinated with different teams, training them on the new functions and various screens of the FirstVision. Verinite team helped them for scripts execution as how to interpret the results. This helped the BU team grow in experience and confidence to support FV functions. Thus, overall it was a great experience witnessed by client teams and everyone confident for Go-Live.

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7. Making best use of minimal test planning window.

In order to achieve the project timelines, time crunching happens and it is harsh when planning activities are cut-short. Verinite team was handed over with the same challenge in this critical project with limited team at onsite. In spite of the challenges Verinite testing team produced very good test planning deliverables, thanks to the **Verinite test case repository**! This minimized the overall test planning window by taking accountability that it will not require many iterations of review from client. Verinite team was flexible with its attitude to update the script and execute as required in the given time at a short notice. Examples like creation of separate Logos (products) for staff and non-staff requirements were dealt promptly by Verinite team. Our testing team completely aligned themselves with FEC thus creating a great working bond. We had specifically put in extra efforts and time to achieve the target project go-live date. This was well appreciated by FEC teams.

8. Managing the multiple unplanned refreshes in Test Environment

For UAT, the parameters were mapped from China Production to India FV UAT system. Parameters were analyzed to implement process which were running outside of FV. However, multiple refresh/changes in test environment disturbed the parameter set up and it resulted in multiple challenges during testing cycles. Verinite team quickly worked on test strategy with FV team and got the parameters verified, re-executed the required test scripts without requesting the timeline extension which would have impacted overall timeline of migration as this was the project Critical path.



Last Week to Migration Day - Decision to "Go" or "No-Go"

FEC made a decision to migrate the cards portfolio from FV China to FV India on 14th Dec 2018. The planning and testing were performed based on this date; however, there were still core issues still to be fixed & project team was struggling to take the decisions if the date was achievable or not. Verinite team came up with an initiative of putting facts on an hourly basis and leading all the functions, getting the most critical issues fixed, quickly retested and regression tested, pushing required business unit to verify results. Verinite team was confident of this approach taken resulting in achieving the date. After the cut-over activities everyone was anxious, we had a call with Mastercard and performed a couple of transactions on the agreed BIN. It went fine! & Migration was declared to be a success on the early hours of 15th Dec 2018. Happiness and a sigh of relief for all teams involved, yes we did it!

KEY BENEFITS:

Verinite was able to showcase the following benefits to the client in this project:

1. **Maturity and Attitude:** - Verinite team had showcased an agile and pro-active way of working. Verinite team had an overall understanding of the system. Our team understood the impact, accordingly rebuilt and optimized the solution to get it implemented.
2. **In-depth Understanding of VisionPLUS system:** With Verinite team's system knowledge, expertise and ready availability of test repositories, it helped in reducing the planning effort by almost 60%.
3. **Agile and Result oriented:** Verinite team was flexible with their approach and worked on

solutions to business problems. They took extra efforts to help stabilize the system after migration.

4. **System Understanding:** Verinite Team applied the solutions in various business processes and with very good understanding of the system provided solutions for reducing the overall reconciliation time from both FirstVision and FEC.
5. **Loyalty management system and Falcon Support:** Verinite team provided required support during implementation to achieve different milestones, which resulted in smooth deployment of these additional sub-products for FEC teams.

CONCLUSION:

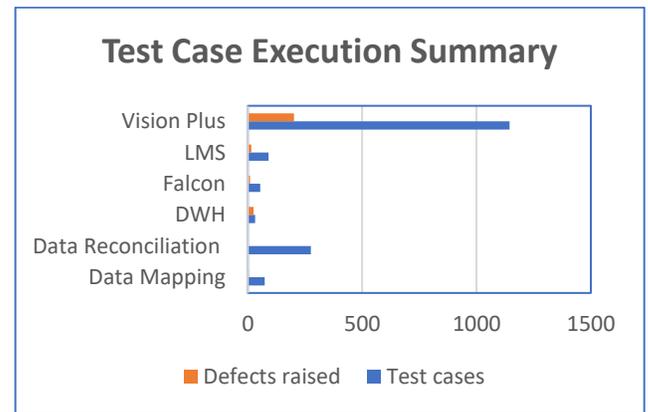
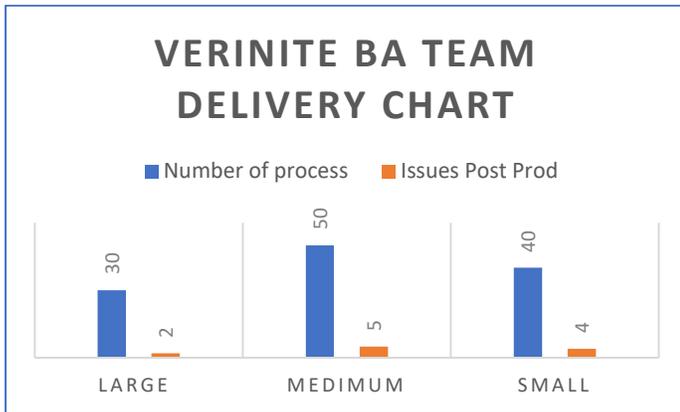
Verinite team's effort for the project were very much appreciated by the client. Some highlights:

1. **Readily available test case repository** created by Verinite, helped bring down the planning phase considerably thus meeting the overall stringent UAT test timelines.
2. **Overall knowledge** about FEC environment & as a client, did help the project to draw the complete map of overall migration journey. This helped tick through different milestones which were required to be achieved before FEC moved to India Platform.
3. **Extended support** provided by Verinite team after migration to Datamart team, resolving the reported issues and fixed some critical incidents in data bases. This helped FEC team to take better business decisions.
4. **Training** conducted by Verinite team for operations and customer service teams ensured that FEC is ready to serve customer from 1st day of migration with a good understanding and no disruption.



IMPORTANT STATISTICS:

- Verinite BA's helped analyze a total of 100+ processes for the migration.
- First time right ratio of 98%.
- Test case effectiveness of 96.5 %



- Testing for 15 critical interfaces - Total 1672 cases were identified for testing and executed successfully.
- Overall project timeline for UAT- was 12 weeks. Verinite team finished the overall migration in the planned time.
- A total of 259 defects were raised during the UAT.
- About 75% of the issues were the code related issues and rest were parameter, environment, data or setup issues.