

# Financial Services

Speeding time to market with enhanced customer experience and services



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**A leading credit card, electronic payments, and payment services group has always been a technological leader. It has been developing and offering several breakthrough credit card technologies in their country of operation - a card for electronic fuel payments for its company auto fleets; a credit card combined with an international dialing card, and a single purpose card allowing purchases only in a number of chain stores. It is the primary issuer of club credit cards, with close to a third of the country's population using one of their cards.**

## The Challenge

As a technological leader, it has long offered a consumer-facing website, allowing its cardholders to view transaction and account details, and perform account maintenance operations. Recently, the company decided to re-build its website which connected to the back-end IBM Mainframe applications through IBM CTG. The team was looking for a more open alternative, with less reliance on IBM, as well as improved performance and better usability - to ensure they would continue to offer their customers the fastest, most convenient credit card web experience in the market.

## About OpenLegacy

OpenLegacy enables enterprises to quickly and rapidly extend and transform legacy systems such as AS/400 and mainframes to the web, mobile and cloud. A standards-based open source development platform, OpenLegacy lets developers solve high impact business problems quickly, giving enterprises a new-found agility and opening the door to creative new solutions at a low cost and with a high rate of success.

Position your company for the future with OpenLegacy.

## The Solution

This group turned to OpenLegacy platform to expose the Mainframe transactions that provided credit card transaction history. Within two days, OpenLegacy enabled a fully-functional, high performing, and secure web service encapsulating the transaction for credit card history details, with a 260 millisecond response time. OpenLegacy leveraged its unique connection pools technology, which significantly decreases connection initialization time and thus reduces overall response time. The OpenLegacy solution also included an open source connector to the Mainframe. The web service is now executed thousands of times per minute, or over a million times per day.

As a payment company, the group has always employed the highest standards of security across its technology stack. A secure SSL connection to the Mainframe was implemented, adhering to all of the security requirements.

Using OpenLegacy's graphical user interface for defining web services on top of mainframe transactions, it was easy for the mainframe team to add new fields or remove existing fields from the web service, and maintain the web service as necessary - without any coding.

## The Result

### **Cost savings and instant ROI, coupled with open source**

OpenLegacy replaced the previous solution at half the cost. In addition, development time with OpenLegacy is much faster, reducing the total cost of ownership by 75%. By using OpenLegacy and an open source connector, the company is now able to reduce its dependency on IBM products.

### **Remaining competitive and improving customer satisfaction**

The new website is faster and offers enhanced functionality and improved experience for their end customers. The company remains at the forefront of technology, and its developers can continue to improve the new service with little to no coding required.



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