Migration made simple.

How to upgrade your credit card programme without chaos.

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Introduction: Migration isn't the problem. Poor planning is.

Launching a credit card programme is a bold move. But upgrading or replacing one? That's often where the real complexity begins.

Many banks and lenders delay critical migrations because of the perceived risk: data loss, service disruption, regulatory missteps, and customer dissatisfaction.

But staying on outdated platforms is riskier still. It slows down innovation, limits your ability to adapt to regulatory change, and exposes your teams to constant operational strain – not to mention the risk of customer attrition as expectations rise.

We've helped institutions of all sizes migrate seamlessly and securely, using our proven framework, expert delivery team, and modular technology stack. This brochure explains how we do it – and how you can turn a daunting migration into a strategic milestone.

> **At Enfuce, we believe migration shouldn't be painful. It should be an enabler – a structured step toward building a better credit programme.**

Why financial institutions migrate – and why they wait too long

Most institutions know their legacy issuer processing platforms are holding them back. The triggers for change usually fall into one of three categories:

Outdated infrastructure that limits agility

Whether you're relying on a legacy processor or a homegrown in-house system, the result is the same: your credit card programme is anchored to outdated limitations. You can't pilot new repayment journeys, adapt interest and fee logic on the fly, or launch differentiated products without hitting technical bottlenecks. Every change feels like a workaround – expensive, slow, and operationally risky, making it nearly impossible to keep pace with customer expectations and market evolution.

Operational sprawl across platforms, geographies, or brands

Banks operating across multiple markets or business lines often have fragmented technology stacks: different processors for each product, siloed data, and incompatible compliance processes. This creates inefficiencies, increases error rates, and slows product delivery.

The need for more control and customisation

Your teams want to own the product roadmap – not outsource it. That means being able to define repayment logic, adjust billing cycles, launch loyalty features, and test ideas without third-party bottlenecks. A new credit card processing setup makes this possible.

Delaying migration can seem safer in the short term. But the longer you wait, the harder it becomes to modernise – and the more revenue, control, and customer loyalty you leave on the table.

What makes migration risky – and how we reduce every variable

We understand the fear: service disruptions, confused customers, missed payments, or compliance failures. That's why Enfuce builds risk mitigation into every layer of our 7-step migration framework. Each step is engineered to protect your data, your brand, and your operations – with complete transparency and collaboration.

The Enfuce 7-step migration framework – expert-led, execution-ready

1. Preparing your organisation

Before writing a line of code, we help align your internal teams across operations, risk, finance, marketing, customer service, and legal. We create clear communications plans, define ownership, and prepare employee training and customer messaging – so everyone knows what's coming and when.

2. Project setup with a dedicated migration team

We build a hybrid migration team with your leads and our experts – including onboarding managers, payment architects, scheme specialists, compliance advisors, and fraud analysts. We define scope, timelines, milestones, stakeholder touchpoints, and escalation paths together.

3. Discovery and data mapping

This is where we map your existing setup in detail: product structures, ledger logic, interest models, fee hierarchies, repayment flows, and CRM integration points. We identify dependencies, map data fields, and uncover edge cases so we can replicate (or improve) every detail in your new environment.

4. Develop and test – safely and thoroughly

Your devs get sandbox access, full API specs, and a secure test environment. We simulate authorisations, generate statements, test interest accrual and fee logic, and ensure digital wallet provisioning (Apple Pay, Google Pay) works flawlessly. Testing includes operational tools (MyEnfuce Portal), scheme integration, and edge case failovers.

5. Pilot and validation – your real-world dress rehearsal

We run a live pilot using real cards – either for internal staff or a controlled customer group. This allows us to verify card activation, billing, repayment, transaction flows, and user experience across devices and channels. Feedback loops allow for tweaks before full launch.

6. Migration execution – with structured control

We extract and migrate static data (e.g., cardholder profiles, card status, PANs) and dynamic data (e.g., balances, interest calculations, invoice timelines) in defined waves. Every step is validated and documented. We perform "dress rehearsals" to ensure full production readiness before switching traffic.

7. Go live and hypercare

Once live, we switch authorisation and clearing traffic to Enfuce and enter a hypercare phase with enhanced monitoring, rapid-response teams, and real-time status dashboards. We stay embedded with your team until you're confident and in control – and we stay available long after.

What gets migrated – and how we make it seamless

A credit card programme is more than a product – it's a living system made up of structured data, compliance logic, customer relationships, and interlinked financial components.

When migrating from a legacy processor, you're not just moving technical infrastructure; you're preserving business continuity, brand trust, and regulatory adherence.

At Enfuce, we approach migration holistically. Our process ensures that every element of your card programme – from balances to billing schedules – is carefully transferred, tested, and optimised for your future state.

This includes the seamless migration of:

Customer and cardholder data

We extract and transform customer profiles, cardholder identifiers, card details (including PAN, expiry, status), and security credentials. This ensures every customer is accurately onboarded into the new platform without disruption to their service or user experience.

Ledger data and repayment structures

The credit ledger is at the heart of your programme. We map out and migrate current balances, overdue amounts, repayment history, interest accruals, and credit limits with complete precision. Our real-time rule-based ledger ensures these values are carried over intact – but with added configurability and insight.

Product logic and repayment flows

No two credit products are alike – and we make sure yours retains its exact logic. From minimum-to-pay thresholds to billing cycles, interest rules, and fee hierarchies, we ensure everything is replicated – and if needed, restructured to improve efficiency, compliance or customer value.

Linked systems and third-party integrations

We ensure CRM, finance systems, analytics platforms, and customer service tools remain in sync throughout the migration. Every API call, data export, and billing or dispute process continues to function seamlessly – or is upgraded for improved performance.

Scheme-level configurations and wallet compatibility

Your migration includes support for Visa, Mastercard, and token provisioning, such as Apple Pay and Google Pay, . If you're transitioning active tokens or reissuing cards, we manage every detail – ensuring a clean customer experience without repeat provisioning requests or scheme revalidation.

> **The outcome? Your credit programme works better, not just differently – and your customers notice nothing but improved performance and clarity.**

Credit features that stay strong – or get stronger

For institutions offering credit cards, migration risk goes far beyond uptime or data accuracy. The real challenge lies in ensuring that credit-specific functionality – the features that impact revenue, loyalty, and risk – doesn't degrade during the transition.

At Enfuce, we bring these credit capabilities to life – and often enhance them in the process:

Real-time, rule-based credit ledger

We enable detailed segmentation of every balance – distinguishing between current, billed, overdue, grace period, and interest-bearing components. This granularity empowers your teams to manage repayment behaviours, monitor exposure, and stay audit-ready in real time.

Configurable repayment logic

Instead of one-size-fits-all repayment flows, we give you full control. Define how repayments are applied – interest first, principal later – and tailor it by product, customer type, or jurisdiction. You also configure grace periods, thresholds, and escalation logic.

Interest calculation and fee model flexibility

Daily, flat-rate, compound – your interest models are replicated exactly, and can be adapted post-migration without development cycles. Whether you're shifting to promotional rates, launching loyalty-linked fees, or segmenting by spend pattern, our infrastructure makes it simple.

Support for structured instalments

We make it easy to offer both pre-configured and post-purchase instalment options – giving customers repayment flexibility while keeping your credit exposure fully governed. Repayments are scheduled, tracked, and enforced without manual effort, and balances are clearly segmented to reflect instalment performance.

Automated invoice generation and delivery

Invoicing isn't just about statements – it's a compliance-critical touchpoint. Our platform supports multiple invoice formats, localised layouts, and configurable delivery channels. Grace periods, repayment deadlines, and minimum-to-pay amounts are displayed accurately and transparently – no matter the market.

Collection and dunning workflows

We offer pre-built reminder flows that you can adapt to your collections strategy – including frequency, tone, and channel. These workflows trigger based on status (e.g. overdue by x days) and stop automatically when the customer resumes payment, reducing manual intervention and improving risk control.

> **Every one of these features is available from day one – not on a roadmap, not behind support tickets. We migrate your logic, your value-add features, and your operational workflows – while enabling improvements that reduce internal load and raise programme performance.**

What success looks like after migration

A migration done right should not only replicate your current programme – it should empower you to run it better. When you go live with Enfuce, you're not just switching systems. You're activating a platform that gives you complete operational control, regulatory assurance, and real-time visibility into your card programme's performance.

Here's what changes after go-live:

You move from delayed insight to real-time data access

From the moment you're live, your teams can monitor transaction authorisations, fraud alerts, delinquency levels, and repayment behaviours in real time. This level of visibility fuels faster, smarter decisions – and enables dynamic strategy shifts.

Your operations become faster, leaner, and less manual

MyEnfuce puts the full issuing and processing lifecycle at your fingertips. Block a card, resend an invoice, adjust repayment logic, or review a dispute – all without filing a support request or opening a ticket queue.

Your risk posture improves – and your audit stress decreases

With built-in compliance logic, scheme alignment, and a full audit trail on every transaction, repayment and system change, your compliance team spends less time chasing paper and more time improving oversight.

Your customers enjoy a smoother, more transparent experience

No billing errors. No missed notifications. No inconsistencies in repayment journeys. Whether it's a student user on instalments or a premium customer on a loyalty-linked credit line, their experience is coherent, confident, and compliant.

And your roadmap accelerates

With your credit logic now configurable – not hard-coded – you can test new pricing models, launch flexible finance and instalment options, or expand to a new market without a full rebuild. The platform works at the pace of your product team, not the speed of your vendor's roadmap.

Ultimately, success after migration means more than a stable switch. It means gaining the control, confidence and clarity you need to grow – with credit issuing and processing that evolves alongside your strategy.

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