

Enface Guide

# Issuer processor migration.

Enface's 7-step guide to smooth  
card programme migration.

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# Details of the migration process with Enfuce.

Businesses are moving from existing systems to modern, cloud-based payment solutions to stay one step ahead in our fast-paced digital world.

We know the thought of migrating can feel daunting, but it shouldn't be a barrier to the delivery of transformative solutions for your business and your customers. In this planning guide, we take you through what needs to happen in a migration, focusing on our simple, 7-step process.

As migrations are not encountered on a regular basis, most companies do not have a lot of in-house experience. Our aim is to empower you to prepare, question, and align your business – giving you the confidence that your migration journey will run smoothly.

We'll do this by using clear, non-technie speak covering the actions we take, as well as yours, to help you plan and consider everything you need to get the best out of the switch.

We hope this knowledge imparts both insight and reassurance – helping your business maximise the benefit that the latest cloud-based technology can provide.

Migration is a detailed and thorough process which can raise concerns about risks to customers and internal processes. But by being meticulous, doing the right thing at every step, and working together, we can minimise risk and ensure a smooth switch for both your customers and internal employees.

So you can be confident that with the right partner, making the jump from your existing system won't be as stressful as you imagine.

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# Information in this guide:

## What needs to happen in a migration

### Our 7-step process

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## What needs to happen in a migration.

Here is a summary of what needs to happen when switching from your existing system to a new one.

Imagine all the data on a payment card or virtual card, along with the account information, terms and any included balances. Every piece of data for every customer needs to be moved from your existing system to the new one you've selected.

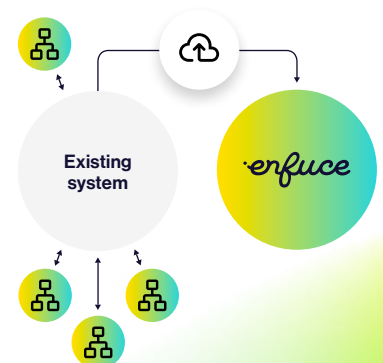
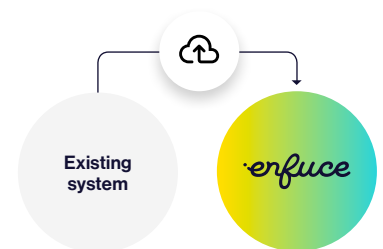
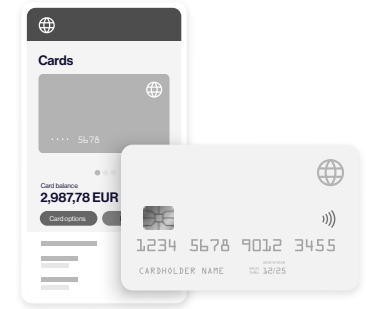
### This includes:

- Customer information – such as name and address
- Card information – such as the PIN, PAN and expiry date
- And all ledger information – balances, including interest and credit limit for example

**Each piece of information in one system can be labelled differently in another. For example, one system might use the term Cardholder ID, where as another might use Customer ID. All of these variations need to be identified and 'mapped' both in terms of discussion and listing out. Enfuce will then enter these into a migration mapping process which ensures data is correctly transferred from one system to another.**

In addition, a number of interrelated processes and systems will most likely be connected to the existing system, which in turn need to be moved to the new system. As an example, this could include a Customer Relationship Management (CRM) system, with a whole customer onboarding process associated with it.

If as part of your migration, you've decided to send out new physical cards, this information needs to be sent to the card printer, so cardholders receive cards at the right time.



## Together, we need to methodically go through...

### The information (the data):

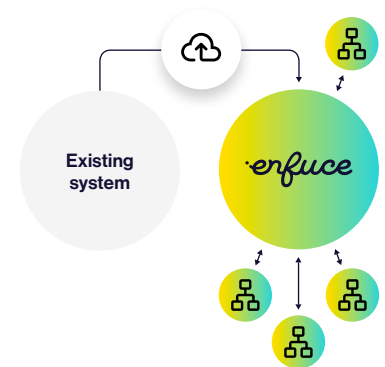
- What information is stored, using which terminology in the current system
- How they are referred to in the system you are moving to (we'd like that to be Enfuce)
- Understand any similarities and differences and what we'll do if critical data for the target system is not found in the source system

### Regarding processes and systems:

- We need to meticulously understand the dependencies of processes with other systems
- And match them so everything has a destination and a format, so when we move them over no information is lost

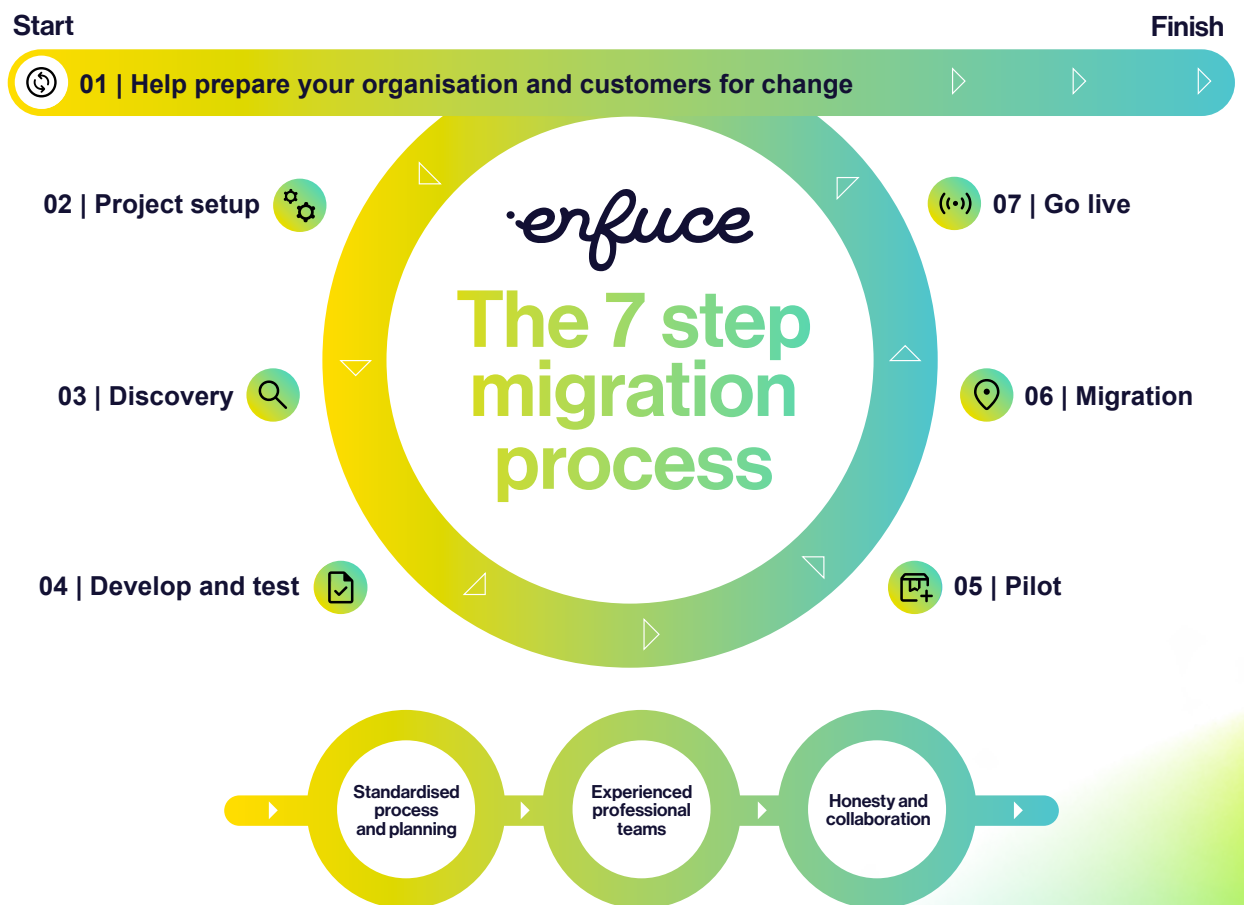
**It's methodical and detailed, and it isn't always linear. But with the right people, processes and plans it doesn't have to be stressful.**

**We ensure a smooth switch so your customers won't notice.**



## Our 7-step process

Together, we'll go through each of the following seven steps explaining what happens in each so you can better envisage our process. We can't cover every scenario or detail in this document, but rest assured, we'll cover everything fully once we start the process.



Migration is an opportunity to modernise your business and offer customers new experiences.

We believe in a collaborative approach to migrations, understanding it's as much about the people involved as the process itself. By combining our expertise with yours, we create a dream team focusing on your vision.



## 🔄 Preparing for change

This is something that runs throughout the whole migration process and is crucial to its success.

We will discuss with you throughout the process who needs to be involved at different stages, and when and how to communicate with key personnel within your organisation. Here are some examples of the things you'll need to do to prepare the business:

### **Impact across the organisation:**

Discuss all of the processes that will be impacted with each department. Think about all the different people involved internally and externally, such as partners and customers. Create a list of how it will impact them and plan what needs to be done to inform, train and prepare them. For example:

- Finance might need a different interface, structure, or reporting, as information and communication are key across your organisation
- Views on customer service may well be different, so training is needed ensuring all the right people are included – customer service teams can also prepare for customer responses, as an example

### **Customer education:**

Customer service and marketing will want to look at comms plans with customers. If there are changes to the agreement with your customer, it is vital that these are communicated months in advance. Your teams can also focus on planning updated terms and conditions and how to communicate these with customers.

### **Card issuing:**

Check in with card embossing companies regularly to ensure they are on track with card printers and the production process.

### **Marketing planning:**

Ensure all parts of marketing are in the loop and have time to think of promotional campaigns, i.e. new offers that the card programme can enable.

**There will be a lot more that needs to be detailed in this planning stage, but this provides an idea of the things to consider to ensure your organisation is ready.**



## Project setup

### **We'll do the following together:**

- Define a combined project team
- Agree and align on project goals
- Define the project plan and timeline
- Set up projects with 3rd parties

### **Define a combined project team**

When starting a migration we begin by briefing our team on your company. We'll ask you to decide internally who are the stakeholders that will interact with the migration process and its related systems. You can then form a core steering group and project team, as well as a wider team of people across the business who need to be involved at different times. That way all the right people can be informed and ready to provide their input when its needed.

### **On our side, we'll have:**

- Solutions consultant
- Customer success manager
- Technical success team
- Solution architect
- Project onboarding manager
- Fraud and dispute domain experts
- Product management and development

### **On your side, depending on your size, skills and resources, you'll often have:**

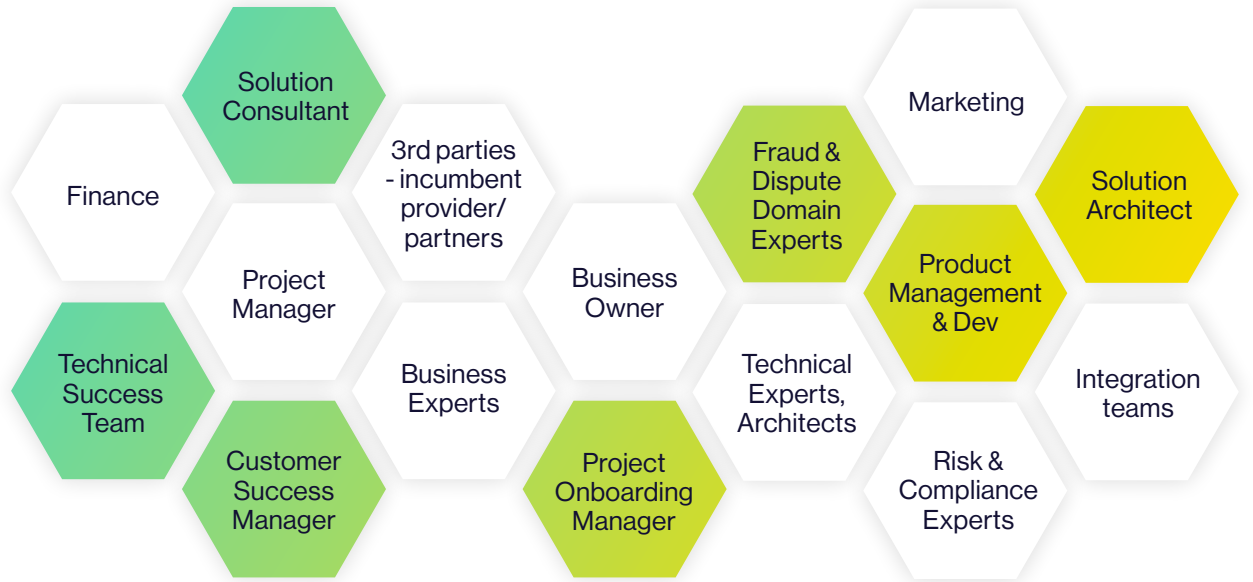
- Project manager
- Technical
- Business owner
- Business experts

### **You'll also need to bring in additional skills as and when needed. i.e.**

- Architects
- Finance
- Marketing
- Integration teams
- Risk and compliance experts
- 3rd party partners



**By collaborating, we'll make up a highly experienced team.**



We'll also focus on how we will communicate with one another. Again, this will be discussed with you, as it depends on what you prefer and how you work. It can include an email group and a Trello project board, we have also used Slack groups with our clients, ensuring you can always get hold of someone when you need to. We'll also set up regular weekly meetings.

**Agree and align project goals**

This is a very important part and one you can definitely start thinking about at any time prior to kicking off the process.

We want to thoroughly understand you, your business, your goals and your challenges. We want to understand your concerns around risks – be those customers, internal processes or wider. We are very pragmatic and take the view that these things need to be discussed upfront. Then we can share details on how we've mitigated such risks in the past and include them in the plans to make sure they are mitigated for you. On your side, it's important you are clear on your own company goals and have the right people available to discuss these.

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We will also discuss the different options for migrations, and according to your goals, budgets, timelines etc. we can decide on the best option for you.

**Different types of migrations may include:**

- Allowing cardholders to use existing cards
- Migrating all data or a subset of data
- Re-carding only
- A phased or all-at-once approach

Again, if you have the right people involved in the process, you'll be in a good position to make the right decisions.

**Define project plan and timeline**

Based on the above, we'll put together a very detailed project plan, with clear timelines. You'll be involved to check we're matching your expectations.

**Set up projects with 3rd parties**

At the start of this guide, we explained that your current system will be linked to third parties in different ways. These might be card embossing companies, CRM systems for customer onboarding or bookkeeping systems, for example. Something you can do is put together a list of all the third parties that are involved with the process and the systems. But don't worry if you haven't done this before – we'll cover them in our meetings and discussions.

We'll then build plans with each of the third-party vendors, so you will need to provide us with a list of all of these and other relevant contacts.

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## 🔍 Discovery

### In the discovery stage we'll:

- Map business processes
- Collaborate on product configuration
- Define the integration map
- Enable access to a migration environment

### Map business processes

We'll discuss and map out all your interconnected processes such as customer onboarding. Business processes are very much related to the product configuration and integrations mentioned in the previous section. So this presents an opportunity to update any processes that you want to change.

### Collaborate on product configuration

We'll collaborate on how the product will be configured for your business. We'll do a gap analysis and you can share your business requirements and ask questions to ensure the product is set up according to your needs. We'll then set up the Enfuce system accordingly.

### Define integration map

We will identify all integrations within your existing system and with third parties, and will agree on responsibilities to update the project plan with all related activities.

**For example, we'll create a detailed list of inter-connectivities between yours and other systems which systematically maps each one to ensure they are carried across to the new system.**

### Enfuce enables sandbox access

A sandbox is a testing environment where we replicate the system setup for testing. It will be important to involve all your technical teams and have them familiarise themselves with Enfuce APIs and batch processes. You can also at this stage update your own development plan.

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## **Develop and test**

### **In this stage the aim will be to:**

- Set up product configuration in Enfuce
- For you to integrate apps and systems with Enfuce
- To initiate key exchanges
- Develop third-party integrations
- Perform end-to-end testing

### **Set up product configuration in Enfuce**

We'll be busy configuring the setup of Enfuce for your specific needs, according to the discussions in the previous stages.

### **Integrate your apps and systems with Enfuce**

Your technical teams now need to connect your systems and apps with Enfuce, but they won't be on their own. Our integration experts are just a just a Slack message, an in-person workshop, or a phone call away.

### **Initiate key exchanges**

Key exchanges are a series of cryptographic keys that need to be exchanged between the card schema (Visa/Mastercard for example), embossing company and processor. You will need to initiate contact with each of these third parties and we will discuss how to do the key exchange. Depending on your current vendor's capabilities, this might limit the migration options you can pursue. But again, we'll run through this in more detail nearer the time.

### **Develop third party integrations**

We will integrate with the existing third party systems that you identified and listed previously. You and your third party vendors will need to work on the integrations with the Enfuce system.

### **Perform end-to-end-testing**

We'll prepare the system so you can start end-to-end testing and will work with you to provide the support you need.

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## Pilot

### Now is the time to truly test the system. In this stage we'll:

- Run an internal pilot
- Run a friends and family pilot
- Monitor and act on feedback

#### Run an internal pilot

This pilot will be in production mode – with real cards and real transactions – to see that business processes are working as expected between all systems. You will run an extensive pilot, tailored for your needs. We will be there to support at every step. Should you need to accelerate things, short cuts can be made to fast-forward the testing process.

It is important to keep track of the use cases that need to be tested, to ensure a structured approach. Use cases might be for example;

- A contactless purchase process and online purchases with 3D Secure (3DS) flows
- Transactions to be made visible instantly for a customer in the mobile app
- Instant push notifications

#### Run a friends and family pilot

This is where we can run a live test by sending cards, letters, and everything needed for people to start using the programme. These might be employees, or trusted customers.

#### Monitor and act on feedback

You'll want to gather feedback and act on anything that comes out of the pilot. This can be done via Survey Monkey for example. You may even discover things that are not related to the system, but which are useful anyway.

**Something for you to think about in advance, is what sort of feedback you want, how to gather it, i.e. in a physical card pilot, did the card arrive on time, were the instructions to the customer clear, were you satisfied? For digital cards you can ask similar questions around the communication, the ability to start using the cards, the apps and notifications, and the receipt of PIN codes.**

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## 📍 Migration

### **We're almost there! Now it's time to:**

- Map data
- Plan migration and processes
- Current processor extracts data
- Dress rehearsals

#### **Map data**

We'll map the extraction data needed using our migration mapping process – such as first/last name and email – and put this in Enfuze. At this stage you'll need to ensure that your current processor is available to participate in the mapping.

#### **Plan migration and processes**

Now we're getting ready to make the switch, we will plan the detail of the migration, identifying the tasks that need to be done; in the right order, at the right time, by the right people. We'll assign responsibilities and ensure all involved parties are aware of the plan.

#### **Current processor extracts data**

We need the current processor to extract and send the data, so you'll need to ensure they are aware of timings and plans. This is done first with a smaller subset for first validations and then in larger scale to find corner cases.

#### **Dress rehearsals**

We'll run migration dress rehearsals in a production-like environment with production data. You can also run your own rehearsals.



## (••) Go live

### It's time to go live!

#### Key tasks in this final stage are:

- Go live with initial load
- Go live with the delta load
- Re-route authorisation and clearing traffic to the Enfuce system
- Do a post-cut over load
- 'Hypercare'

#### Go live with initial load

Migration starts with a 'static' data migration of customer information – names, addresses etc. A key action for you will be to ensure that the static data is available.

All cardholder information will move from old to new through a semi-automatic process, where the current processor extracts data and sends it to our system or API calls. Then for a short time, you have data in both old and new.

#### Go live with the delta load

The delta load includes mainly the ledger information, such as balance information, interest etc. On migration day, dynamic data is migrated into the Enfuce system and then validated. From your side, you'll need to ensure the dynamic data from your current system provider is available.

#### Re-route authorisation and clearing traffic to the Enfuce system

The card scheme (such as Visa or Mastercard), re-routes the authorisation from your previous supplier to Enfuce. We'll monitor the system and you'll be working on this from your side.

#### Do a post-cut over load

This loads data that is less time-sensitive or old data, historical transactions, as well as pending data authorisation. Again, you can ensure the data from your current system provider is available.

#### 'Hypercare'

Once the migration has gone live we will both continue to do testing and checks. We'll check and undertake due diligence and you can be updating your internal processes and decide where those are stored and how they are shared with others.

**A good thing to do at this stage is to provide us with retrospective feedback on the whole process. This can be coupled with feedback from your customers and internal teams.**

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Although this was a brief summary, we hope it gives you a good overview of the migration process and reassures you that with Enfuce you'll be supported at every step of the way.

**If you want to know anything else or have specific questions, or things you'd like to discuss, please do contact us. We're here to help and would love to hear from you.**



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Where happiness is built-in