

# INDUSTRIALIZE CORE BANKING AND CARDS PORTFOLIO CONVERSION



**Capgemini and Databricks** teamed up to deliver a robust conversion accelerator for CIOs, CTOs, and business leaders at financial services organizations. This is a cost-effective, scalable, and cloud-based solution that can securely complete complex cards and banking portfolio conversions in about half the time of traditional on-prem extract, transform, and load (ETL) processes.

## DATA-DRIVEN INSIGHTS

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Successful digital modernization can advance business agility with enhanced analytical insights and build a future-proof organization bolstered by continuous innovation in the cloud. The Capgemini and Databricks solution industrializes core banking and cards portfolio migration or conversions of any size about 30 to 50% faster than on-premises ETL processes. We can help reduce time to market and costs on a fully configurable and autoscaling platform.

### SOLUTION BENEFITS

- Future-proof platform
- Multi-cloud compatibility
- Better customer insights
- Convert up to 50% faster than on-prem



### INDUSTRIALIZED CONVERSIONS FEATURE:

- Autoscaling elastic data infrastructures to meet or exceed conversion day SLAs
- Open source processing of complex data formats and file structures executed on managed platforms
- Adherence to PCI/PII industry standards via impenetrable security and governance controls
- Automated validations and reconciliation at scale to ensure minimal conversion issues

## WHY DATABRICKS?

Databricks is a fast, easy, and scalable managed data and analytics platform based on Apache Spark™. Capgemini developed accelerators that convert mainframe EBCDIC formats to ASCII, drastically reducing the time to market for legacy portfolio conversions.

- **Demystifying mainframe files** – Open-source technologies build configurable assets to convert any mainframe EBCDIC files to ASCII at record speed using Capgemini-proven accelerators.
- **Stress-free intelligent data preparation** – A Capgemini data migration low code curation framework designed for conversion transformations on Databricks eases development of ETL jobs and saves time.
- **PCI/PII-secured conversion** – Manages PII securely providing the right data to the right user at the right time.

# ABOUT THE DATABRICKS LAKEHOUSE PLATFORM

The Databricks Lakehouse Platform combines the flexibility, cost-efficiency, and scale of data lakes with the data management and ACID transactions of data warehouses, enabling business intelligence (BI) and machine learning (ML) on all data.

## databricks Lakehouse Platform

SIMPLE • OPEN • COLLABORATIVE

Data engineering

BI and SQL analytics

Real-time data  
applications

Data science and  
machine learning

Data management and governance

Open data lake



EBCDIC



Structured



Semi-structured



Unstructured



Streaming

## STARTING THE CONVERSION PROCESS

The Capgemini methodology will simplify the conversion process, provide a transparent view into your current ecosystem, and deliver a unique migration roadmap developed for your specific legacy banking or cards ecosystem with Databricks in approximately 8 to 10 weeks.

1

### PRE-WORKSHOP INTERVIEW

Establish stakeholder alignment and desired outcomes.

2

### ASSESS WORKSHOPS

Conduct multiple workshop sessions with technical and business stakeholders to map out migration goals, target state architecture, and document existing legacy systems and data footprint as well as desired future state.

3

### ROADMAP IN 8 -10 WEEKS

Detailed summary of all findings and comprehensive conversion roadmap with technical recommendations to efficiently and securely move legacy workloads to Databricks and integrate with the target state on cloud.





# CARD PORTFOLIO CONVERTED UP TO 50% FASTER

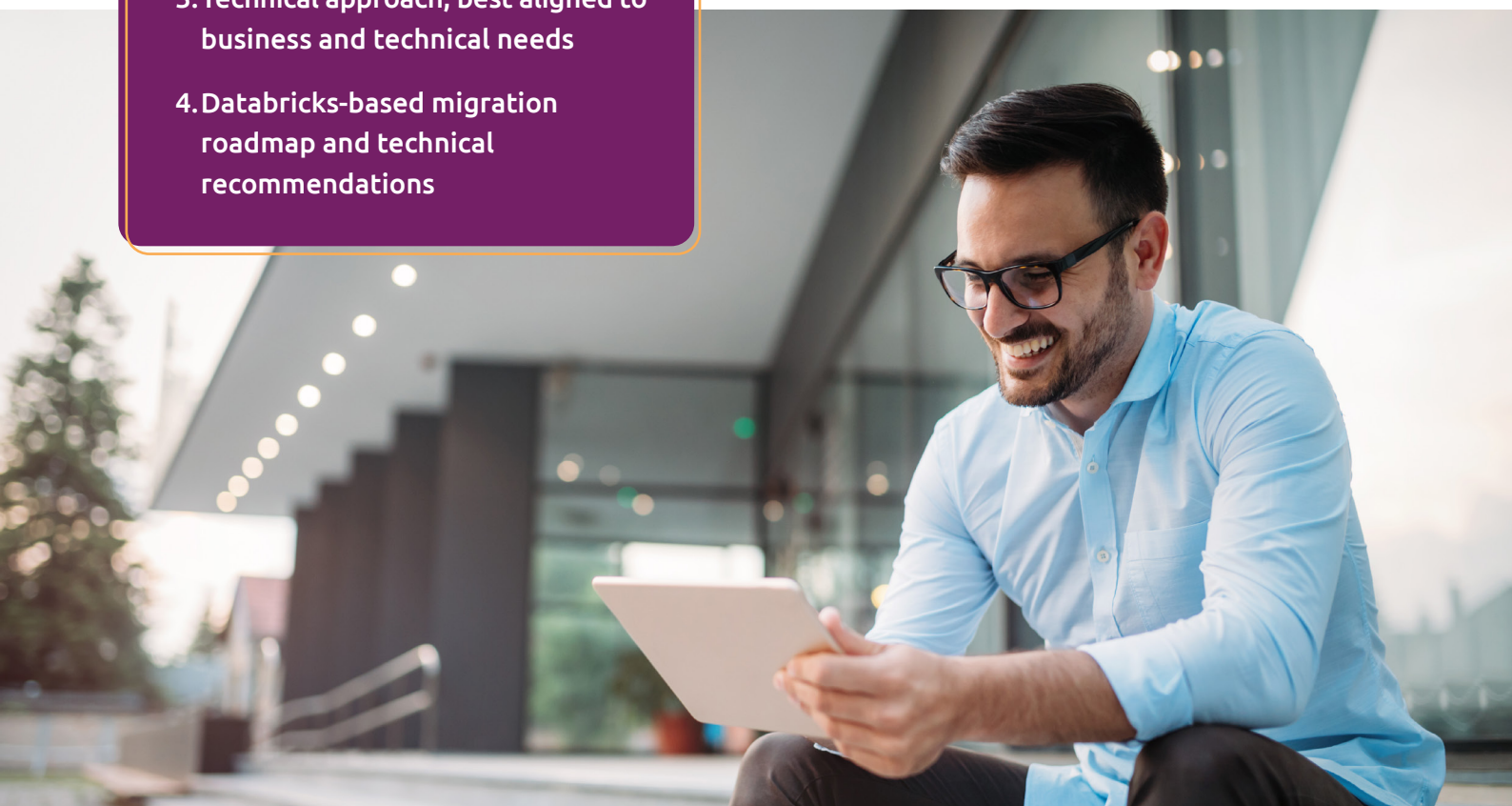
A multinational financial services corporation completed their very first card acquisition by purchasing a large rewards card portfolio from another bank. The bank needed a comprehensive and efficient process to quickly gain access to this large pool of new customers at a fraction of the average new-customer acquisition cost and begin cross-selling their products and services to create additional revenue streams. Although typical conversions of this magnitude can take 18-24 months, the purchasing bank wanted to do it in about half that time.

## CONVERSION DELIVERABLES

1. Assessment review of the current legacy data format and processing overheads
2. Business value summary of migrating through Databricks
3. Technical approach, best aligned to business and technical needs
4. Databricks-based migration roadmap and technical recommendations

Capgemini met the challenge in about 12 months. This was a significant digital conversion challenge that involved two major data sources (credit card processor and source bank), 3.6 million customers with account history, and more than 900 million data records. Capgemini delivered an end-to-end industrialized solution from purchase of the portfolio to onboarding all customer accounts about 50% faster than the traditional on-prem ETL process, providing speedy time to market vital to the bank's business objectives.

Managing all phases of conversion, Capgemini's experience in the consumer cards space and proven ability to deliver large-scale programs fueled the process beginning with due diligence mapping sessions and ending with the secure closure of accounts on the existing platform. The result, a flawless technical and servicing execution with minimal disruption to the acquired customer accounts during the conversion of the cross-network portfolio despite some unique issues and complexities.





**databricks**

**Capgemini**

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## About Databricks

Databricks is the data and AI company. More than 7,000 organizations worldwide rely on the Databricks Lakehouse Platform to unify their data, analytics and AI. Databricks is headquartered in San Francisco, with offices around the globe. Founded by the original creators of Delta Lake, Apache Spark™, and MLflow, Databricks is on a mission to help data teams solve the world's toughest problems.

[www.databricks.com](http://www.databricks.com)

## About Capgemini

Capgemini is a global leader in partnering with companies to transform and manage their business by harnessing the power of technology. The Group is guided everyday by its purpose of unleashing human energy through technology for an inclusive and sustainable future. It is a responsible and diverse organization of over 325,000 team members more than 50 countries. With its strong 55-year heritage and deep industry expertise, Capgemini is trusted by its clients to address the entire breadth of their business needs, from strategy and design to operations, fueled by the fast evolving and innovative world of cloud, data, AI, connectivity, software, digital engineering and platforms. The Group reported in 2021 global revenues of €18 billion.

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