



Charter Global

CASE STUDY – Loyalty Platform Development

About the Client

Cartera provides marketing solutions designed to increase revenue and build customer engagement for merchants, banks, issuers and loyalty programs. By offering personalized in-store and online shopping programs, Cartera seeks to maximize card spending and create new revenue streams. The loyalty platform delivers card-linked offers via multiple digital marketing channels, including websites, online banking, email, mobile, social media and browser applications. The company's fully-managed, performance-based solutions drive incremental revenue for four of the five largest financial institutions, three of the four largest airlines and 60,000 merchant advertisers.

Key Challenges and Project Constraints

With 100s of millions of records, data migration proved to be a massive undertaking. What's more, such migration efforts needed to be completed within a small time frame to avoid negative financial implications. With a large pipeline of banks and loyalty programs lined up for on-boarding, Cartera's challenge was to significantly reduce the turn around time for on-boarding. ICD10 move.

The Solution

Charter Global developed, designed and implemented a “Bulk Loader” tool, capable of migrating billions of records into the new loyalty platform within minutes. Custom-made parser modules were also integrated in order to read multiple enrollment and transaction file formats; including files designed specifically for processing reward points. The robust design of the loyalty engine also supports complex and novel loyalty offer types (i.e. frequency-based offers, daily offers, and tiered offers).

Results

- **Optimized Functionality:** The new bulk loader tool optimized the migration process, capable of migrating billions of records within just a few minutes.
- **Adaptability:** Generic scripts were developed so as to handle the pre-processing and post-processing verification steps involved with files .
- **Versatility:** Uniquely crafted, generic parser modules can read multiple enrollment and transaction file formats, also generating client-agnostic Transaction Neutral File (TNF) format files.
- **Profitability:** As a result of the time saved in hastening the on-boarding process, overall profitability increased.
- **Robust Capability:** Complex reward systems were incorporated smoothly, including frequency-based, daily, and tiered offer structure.

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Benefits

- Improved migration process
- Reduced migration times
- Generic data interpretation
- Faster on-boarding time
- Smooth customer enrollment and transaction processing

Why Charter Global

- Founded in 1994; Headquartered in Atlanta, GA with development centers in the U.S, India, and Serbia.
- Developed a portfolio of over 100 successful project implementations.
- Nearly 1000 full-time IT professionals support client projects.
- Established customer base of Fortune 1000 industry leaders.
- Our experience spans pharmaceutical, manufacturing, telecom, finance, health care, media / entertainment, airlines, energy, retail and hospitality industries.
- Active database of nearly 2M consultants.
- Experienced Talent acquisition teams support client projects.

About Charter Global

Charter Global drives innovation in IT projects and business operations by defining strategy and providing consulting, digital solutions, custom development, and skilled resources. With an established customer base of Fortune 1000 industry leaders and over 100 successful project implementations, our experience and proven methodologies enable our professionals to deliver industry leading solutions in cloud technologies, open source, DevOps, mobility, CRM, AI/ML, AWS, SAP, Microsoft & Pega BPM.