

Auto finance leader modernizes its legacy platform— and customer service

A leading US auto financial services company replaced its 25-year-old mainframe and legacy applications and put itself on the fast track to better customer service.



At a glance

Industry

Financial services

Products and services

North America

Challenge

Overhaul a dated, legacy IT infrastructure to better serve dealers and customers, as well as keep pace with the competition's technology platforms

Success Highlights

- Shortens turnaround time on dealer/customer issues
- Speeds access to agreement, asset and customer data
- Better serves 50,000+ dealers and 8M+ customers
- Achieves 99.96% availability

The challenge

A leading US automotive financial services company offers a full spectrum of financial products and services. Among them: new and used vehicle inventory and consumer financing, leasing, vehicle service contracts, commercial loans and vehicle remarketing services, as well as a variety of insurance offerings.



The company's IT infrastructure resided on a 25-year-old mainframe platform that was last updated in 1998. With that aged, limited technology and associated sunsetting mainframe applications handling multiple business and regional business center (RBC) needs, critical business requirements were being unmet. Technical support was difficult. And user errors increased. (For example, end user-facing edits were being made with minimal to no validation.)

Falling off the pace

Perhaps most concerning, the company's technology platform was falling behind other North American finance institutions in the quality and speed of its customer service to dealers and customers, jeopardizing growth and revenue.

To replace its legacy IT platform, the company called its preferred partner of 20 years—Cognizant. With a dedicated team of over 200 supporting resources already working hand in hand with the company's staff, Cognizant was supporting T&M (time and materials) and other projects across multiple portfolios, including auto, banking, mortgage, lending and customer service.

Our approach

Cognizant was selected as the company's integration partner to replace the mainframe technology with a new, modern financing platform from Alfa Systems (previously CHP Consulting). The engagement's success factors were to:

- Integrate all points between the Alfa application and about 70 existing applications to function seamlessly together
- Ensure that downstream apps performed all one-time translations required for the migration
- Migrate all data from the legacy platform to the new flow-forward Alfa application, using a phased approach based on contract product type



To achieve these objectives, Cognizant employed a dual-phased approach (retail, then commercial) with two primary layers:

- **Integration.** First, Cognizant built a highly consumable integration layer over the operational data store (ODS), supporting easy onboarding of new applications for data consumption. This layer gives all downstream apps access to required data, with no impact to the core application's performance. Hosting all required data, it provides a near-real-time experience with improved performance.
- **Migration.** The second, migration layer—a highly optimized IBM® DataStage® model that supports transformation and data recognition—processes data from multiple data sources and writes to a single raw data target. It transforms legacy system data into valid input for the flow-forward Alfa application, then generates outbound data files to convert downstream applications. This simple approach to building a reconciliation module supports validation of migrated data.

Business outcomes

Over a nine-year period (2014 to 2023), partnering with Cognizant to successfully upgrade and update its legacy IT platform, the company has seen sizable productivity improvements among its RBC agents, supervisors and managers—improvements that

have enabled the company to:

- Accelerate turnaround time on dealer and end-customer issues
- Increase registrations dramatically to its dealer/customer online self-serve portal
- Deliver faster access to agreement, asset and customer data based on key identification information
- Generate general ledger extracts for required agreements to determine the source of any out-of-balance ledger issues



50,000+
dealers better served

8M+
customers better served

80%
increase in dealer/customer
portal registrations

99.96%
availability



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