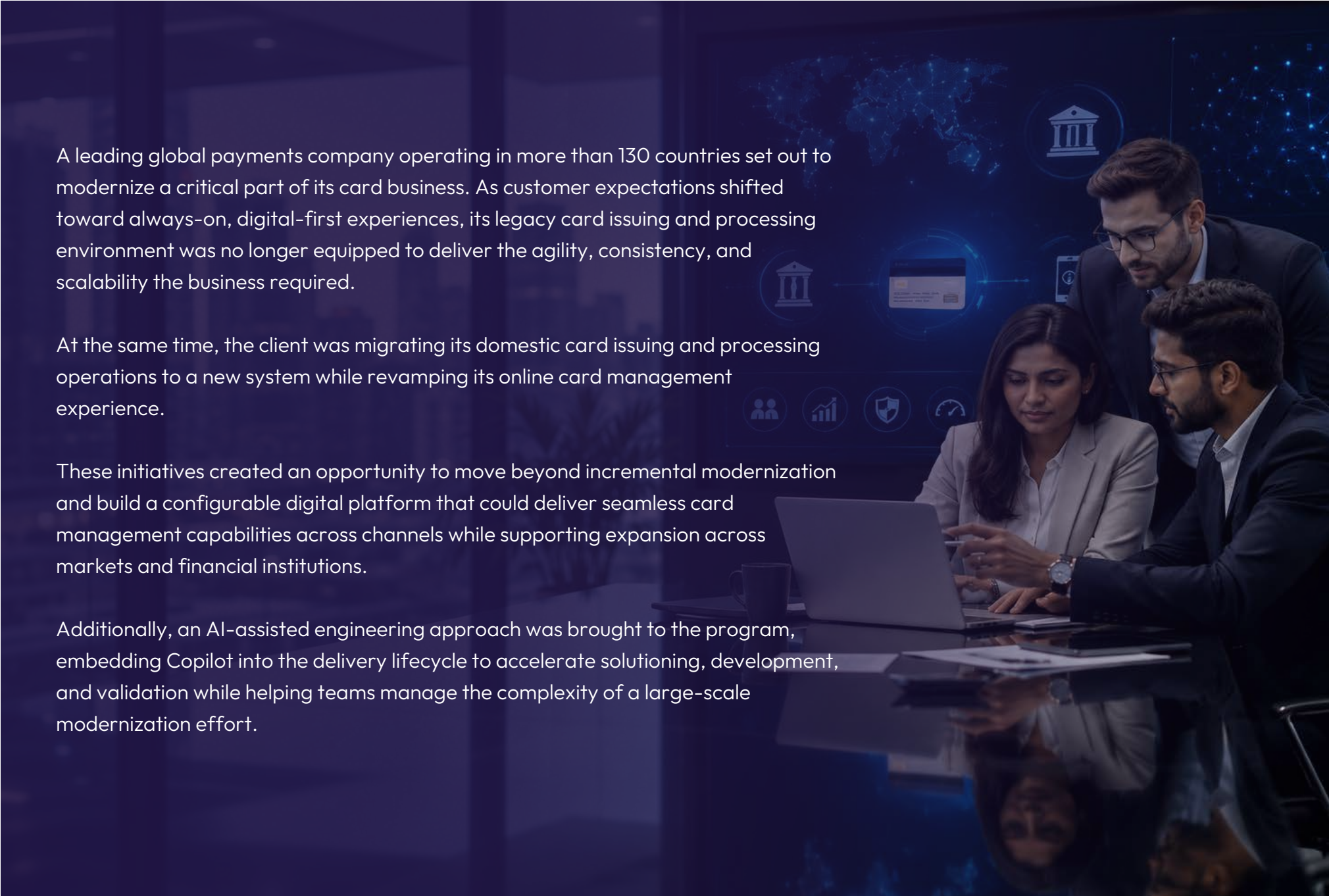




Reimagining Digital Card Management For 35% Engineering Cost Savings

How a global payments leader modernized card servicing with a reusable, platform-first approach





A leading global payments company operating in more than 130 countries set out to modernize a critical part of its card business. As customer expectations shifted toward always-on, digital-first experiences, its legacy card issuing and processing environment was no longer equipped to deliver the agility, consistency, and scalability the business required.

At the same time, the client was migrating its domestic card issuing and processing operations to a new system while revamping its online card management experience.

These initiatives created an opportunity to move beyond incremental modernization and build a configurable digital platform that could deliver seamless card management capabilities across channels while supporting expansion across markets and financial institutions.

Additionally, an AI-assisted engineering approach was brought to the program, embedding Copilot into the delivery lifecycle to accelerate solutioning, development, and validation while helping teams manage the complexity of a large-scale modernization effort.

Meeting rising consumer expectations

Across the payments industry, traditional card platforms are under pressure from rising customer expectations, accelerating digital adoption, and the growing need for consistent omni-channel experiences. Customers increasingly expect intuitive self-service capabilities, real-time visibility, and seamless interactions across web, mobile, and other digital touchpoints.

For the client, the challenge was twofold. First, it needed to align its digital servicing layer with a broader transformation of its card issuing and processing systems. Second, it needed to replace fragmented, legacy-driven experiences with a unified platform that could scale efficiently across regions.

The business needed a solution that could reduce fragmentation, standardize experiences, accelerate rollout across markets, and integrate deeply with core banking and card processing systems without adding long-term complexity.

With a proven ability to combine deep cards and payments expertise with modern digital product and platform engineering capabilities, Brillio was selected as the partner to lead this transformation. Its strength in API-first architecture, microservices-based design, and platform modernization helped position the engagement beyond a one-off application build and toward a more scalable, reusable digital foundation.

The initiative was complex in scale and execution. Delivered as part of a multi-year transformation program, the engagement involved collaboration across multiple internal and external teams, integration with several connected applications, and close alignment with the client's broader card issuing and processing modernization roadmap.

Building a reusable platform for omni-channel card management

Brillio designed and delivered a white-labeled, highly configurable online card management platform built for reuse across multiple customers, countries, and regions. Rather than developing a point solution for a single use case, Brillio created a modular platform with configurable components that could adapt to country-specific and institution-specific requirements with minimal custom code.

The solution followed a platform-first model. Functional capabilities were standardized and exposed consistently across digital channels so customers could access the same core experiences regardless of touchpoint. This helped create a more unified and intuitive card management journey while reducing operational and architectural fragmentation behind the scenes.

To support performance in a complex enterprise environment, Brillio engineered deep integration with the client's new card issuing and processing ecosystem as well as relevant core banking platforms. Integrated user acceptance testing helped validate production readiness and reduce go-live risk.

With a reusable architecture, the solution enabled faster onboarding of new markets and financial institutions through configuration-led expansion.

Brillio also led the full product development lifecycle, bringing greater architectural consistency and faster decision-making from discovery through deployment.

AI-assisted engineering played an important role in accelerating delivery across the end-to-end lifecycle. Brillio embedded Copilot into the engineering workflow to support faster solutioning, development, code validation, and delivery execution. This helped teams improve productivity, reduce repetitive engineering effort, and fast-track development while maintaining quality and delivery speed. The approach contributed to more than 35% cost savings during development.

Given the size and complexity of the program, Brillio worked closely with business, technology, and integration stakeholders to coordinate requirements, validate cross-system integrations, and support delivery across the transformation lifecycle. This helped ensure the online card management platform remained aligned with the broader modernization roadmap while reducing execution risk across discovery, development, UAT, cutover, and go-live.

Delivering through agile execution and integrated validation

Brillio followed a structured and collaborative deployment model that combined consulting-led discovery with agile product engineering. The engagement began with discovery and requirement workshops designed to align business, technology, and experience priorities across stakeholders.

From there, the teams worked through co-creation and iterative design to ensure the platform addressed current operational needs while also supporting future scalability goals. Agile engineering and incremental validation created a steady feedback loop throughout development, helping the solution mature in step with stakeholder input and integration realities.

Brillio also coordinated integrated UAT across core banking and card processing systems and supported cutover planning and go-live execution. Acting as the primary orchestrator across business, technology, and integration stakeholders, Brillio helped simplify governance and accelerate execution across a complex transformation landscape.

Enabling scale, consistency, and 35% cost savings

The engagement gave the client a modern omni-channel platform for payments, cards, and banking, helping reduce fragmentation across customer touchpoints and creating a more consistent digital servicing experience. By standardizing functionality across channels, the platform lowered long-term maintenance complexity while strengthening the customer experience.

Its configuration-led architecture also made country-specific buildouts more efficient, accelerating regional rollout efforts and improving scalability for future expansion.

Most importantly, the client now has a more modern, intuitive, and scalable digital card management foundation, designed not just to support current transformation goals but to enable future growth across markets and customer segments.

Enabled faster time to value

through standardized components and a modular platform-first design

Achieved more than **35% engineering cost savings**

through Copilot adoption and AI-led productivity improvements

Improved production readiness

and reduced post-go-live risk through integrated UAT across core banking and card processing systems



ABOUT BRILLIO

Brillio is The Enterprise AI Accelerator helping Fortune 1000 companies move from AI ambition to scaled impact, faster. Powered by our AI accelerator platform – Agentic Data and Application Management (ADAM), Brillio is one of the fastest-growing digital technology service providers, delivering transformation across five core workstreams: business-led transformation, customer experience transformation, AI and data engineering, digital engineering, and infrastructure engineering.

With 14 delivery locations across North America, Europe, and Asia and a team of over 6,000 customer-obsessed professionals, Brillio combines deep industry expertise, modern engineering, and accelerators to deliver measurable outcomes. Headquartered in Dallas, Texas, Brillio serves clients globally with a commitment to speed, scale, and measurable impact.



<https://www.brillio.com/>

Contact Us: info@brillio.com