



## Case Study

# Card Assets Drives Transformation with Managed Azure Consumption Model

## The client: *Card Assets*

Card Assets offers issuance of branded consumer and small business credit cards to financial institutions and business organizations. Their goal is to provide institutions with the products, knowledge, training, marketing, and service to successfully add a credit card program to their suite of consumer and business products. The company services more than 80,000 credit card customers carrying upwards of \$120 million in outstanding balances.

## The challenge: Plan for and build a new application and hosting in Azure upon contract expiration

Card Assets had an existing hosting contract with a third-party vendor that was nearing its end. They needed to build and host a new application for card payment information that was fully compliant with financial industry and services regulations. Non-compliance can result in monetary fines, forensic audits, severe reputation repercussions, and even mandatory termination of services.

As they considered their options, they set their sights on Azure® due to the fact that it provided a secure platform on which they could easily scale applications. It would also be more cost-effective, as the move would not necessitate CapEx spend on additional equipment. However, they had no prior experience with Azure or customizing it to their business needs.

Building a new application within Azure would have to be done with specific expertise regarding regulations such as the Payment Card Industry Data Security Standard (PCI DSS). They also required a disaster-proof solution that would ensure near-zero downtime, with strict recovery objectives.

## Industry:

Credit card services

## Insight provided:

- Cloud readiness evaluation
- New architectural design
- Transition plan and production services
- Deployment of two Azure regions, three Azure App Services, and numerous PaaS sets
- Installation of geo-protected Azure SQL cluster with elastic pools

## Insight services:

- Architecture and design
- Deployment services
- Insight OneCall™ Support Services
- Managed Cloud

## The solution: Move from IaaS to PaaS with full compliance and zero downtime

Card Assets was not familiar with cloud offerings and needed a partner to help guide them. While other service providers relied on third parties for specific components, Insight offered a single source solution for professional and managed services. We have the expertise with cloud, business continuity, disaster recovery, security, and workload alignment as well as industry-leading monitoring tools that make us stand out amongst the crowd. Client questions were answered promptly by our presales and sales teams, helping build a strong relationship right out of the gate. "In looking at other vendors," said the client lead, "we felt that Insight was very responsive. Insight as a team is always looking for ways to save the customer money, as opposed to saying, more is better."

It was clear to Card Assets that transitioning away from their legacy data center would be a move in the right direction — toward modernization and transformation. Insight consultants worked with the client to determine the ideal architecture to design and build a transition plan that would conform to the needs of their business.

Based on our experience in working with Azure, the team was able to quickly develop in parallel a new platform with a hard switchover date, allowing Card Assets to provide their own card processing service. Our team deployed two Azure regions and three Azure App Services, as well as numerous other Platform as a Service (PaaS) features to support the application. A geo-protected Azure SQL cluster with elastic pools was also installed.

## The benefits: Azure consumption model that is scalable, cost-effective, and built for Card Assets

This project broke new ground for Card Assets, enabling them to consume Azure for production workloads for the first time. The new environment allows the client to accelerate time-to-market for new applications, adopt a DevOps model, and take advantage of cloud-based resources. They benefited from a painless and well-planned transition, ensuring consistent service delivery, and PCI DSS compliance.

Being part of our Managed Services, we provide Card Assets with 24/7 monitoring and management of their Azure App Services, Azure SQL instances, Azure Redis, and other mission-critical components that support client production applications. Features such as Azure Advisor, Azure Security Center, and Application Insights further improve their visibility and proactively identify issues before resulting in problems or outages. Our dedicated client success manager leads monthly review sessions where we identify health, availability, security, and cost concerns.

As of now, 35–40% of public-facing applications have been moved over to the Microsoft® Azure platform. They aim to have all public-facing applications in the cloud within a few years. Access to new transactional data and website insights, as well as increased visibility, have provided immeasurable value for the client. "Azure has been rock-solid and much cheaper to get the redundancy we required," said the client lead.

### Benefits:

- Enabled production workloads for Azure consumption
- Fully PCI DSS compliant solution
- Began transition from 100% IaaS architecture in a legacy data center to PaaS architecture in Azure

Brand new application hosted in cloud



35-40%

of public-facing applications in new environment



Disaster Recovery (DR) objectives now being met

Increased visibility and access to transactional data and website insights

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