

Two Years and the Blink of an Eye



Editor's note: Thanks to Don for writing this story for MC Central. Says Don: "This project involved the whole Customer Delivery team in Canada, as well as many individuals in Operations & Technology in St. Louis, Bank of Montreal stakeholders and Total Systems employees. I would like to offer thanks and congratulations to all involved."

The largest conversion of consumer accounts in MasterCard Canada history was completed when approximately 5.1 million active Bank of Montreal (BMO) cards were converted to Total Systems, an outside processor, from in-house BMO processing in May. BMO is Canada's largest issuer and the conversion involved 33 percent of our Canada Region's entire consumer portfolio.

The Bank's legacy card processing infrastructure was outdated and expensive to maintain. The consumer credit and debit card business was severely limited and inflexible to accommodate new functionality, and therefore, business opportunities for BMO and MasterCard. It was absolutely time to upgrade to current processing technology.

One Large-Scale Migration

All systems were converted overnight on Sunday May 4. When the switch was flipped late that evening, the pressure was on for millions of cards to work as fast, securely and simply as always. And when cardholders used their card for a morning coffee on Monday May 5, they experienced no change to acceptance or user experience. Success!

The reason for this success is largely the result of two employees: Sergio Arias in the Technology Account Management area of Customer Delivery, and Rebecca Fredric, from Customer Implementation Services. From different teams at MasterCard in Canada, Sergio and Rebecca were tasked with managing this important initiative. They faced many obstacles – from customer delayed timelines, testing issues, to periodic contact changes at the issuer – and overcame each of them to keep the project on track, on budget and on time.

Partnership and Ownership Are Key

“BMO was Canada’s first licensed MasterCard issuer and the relationship among both companies is very strong, resulting in many products and ad-hoc services provided to BMO over the years. Given the complexity, it was very important that all needed services and products were piloted in the new infrastructure and correctly migrated to TSYS,” says Sergio. “The good partnership we created with the conversion team at BMO was absolutely critical to the project’s success. We worked together to identify risks and make sure everything was considered from top to bottom.”

“Engaging internal partners early on in the process, being clear about the requirements and soliciting their expertise makes all the difference,” says Rebecca. “It was fantastic to see the ownership each team displayed. This project mattered to all teams involved and we discussed and reviewed over many cycles. It’s no exaggeration to say this impeccable implementation was a collective success. I just couldn’t have it done it without the support of our O&T partners in St. Louis and Customer Delivery team in Canada.”

One Team, One Goal

Numerous MasterCard staff were involved in supporting this initiative. In Canada the entire Customer Delivery spent countless hours reviewing the project plan and leveraging their collective experience to ensure nothing was missed. This attention to detail is evident in the final results.

Photo: Left to right: Don Lebeuf, Delrose Brown, Laura LaFraugh, Mark Tolman, Rebecca Fredric, Stefan Nadler, Sergio Arias, Lisa Beaudoin and Brenda Bates.