

AppCentrica Helps Toyota Financial Services Transform their Service Offerings with AWS



Executive Summary

Toyota Financial Services core business application were all hosted on a COBOL legacy mainframe. As part of an enterprise initiative aimed at introducing greater flexibility and efficiency into their environment, AppCentrica was engaged to help them migrate key resources to Amazon Web Services and develop a new cloud hosted customer portal.

Customer Challenge

As a global leader in vehicle leasing and loans, Toyota Credit Canada Inc. (TCCI) is continuously seeking to expand its offerings and services to further empower customers and enter new markets. However, a lack of flexibility with its legacy CICS-based lease and loan system is impeding the organization from capitalizing on new opportunities and pursuing innovative go-to-market strategies.

AppCentrica's Approach

TCCI engaged AppCentrica in 2018 to develop an overall cloud strategy and a detailed modernization roadmap for the first phase, with the end goal of decommissioning its legacy mainframe applications. In its place, define a modern, cloud-based ecosystem featuring customer engagement and retail servicing operations platforms.

In developing the roadmap, AppCentrica worked closely with TCCI to build a holistic understanding of its enterprise technology portfolio - including definition of specific actionable changes that would generate the greatest value and return on investment. Incremental transformation objectives were defined from this collaboration, which included enterprise architecture and planning activities, aiming to reduce the risk and costs typical of 'lift and shift' style initiatives. Following completion of the roadmap, AppCentrica was retained in 2019 to lead and execute the delivery of the initial phase of the program.

Customer Quote

"We like working with AppCentrica because they approach things with an open mind. They don't have a product on the shelf behind them that they want to sell to you. There's a higher level of trust because we know they are solely focused on achieving our business objectives."

- Sylvain Gareau, Vice President, Business Operations, TCCI.



About Toyota Credit Canada, Inc.

Toyota Credit Canada Inc. (TCCI) offers Toyota, Lexus, and Subaru customers and dealers financial services that include auto sales financing and other value-add services. TCCI is a global leader in operational efficiency, recognized as one of the top performing countries for Toyota Financial Services.

AppCentrica's Solution

Due to the sheer complexity of TCCI's existing infrastructure, the program was subdivided into a series of projects. One of the initial initiatives, a customer portal completed in early 2020, was aimed at empowering customers with better access to self-service, reducing the burden on internal service teams. AppCentrica designed and delivered a brand-new customer portal using AWS cloud resources.

To ensure data is synced between TCCI's existing legacy mainframe and the new database in AWS RDS, the data was synchronized nightly using batch processes running in AWS ECS. To protect sensitive customer data, AppCentrica made use of AWS resources such as VPC, KMS, Secrets Manager, and IAM Permissions. Customers also came to rely on a highly available application through our use of other AWS technologies such as CloudFront for fast page loads, SNS and SQS for decoupling different systems, and Cognito for secure user authentication. TCCI's complex AWS infrastructure was deployed as infrastructure-as-code, to allow for consistency and speed across multiple environments.

Results & Benefits

Since beginning their large-scale digital transformation initiative, TCCI has been able to redefine many core components of their business and have in doing so realized tremendous success.

The comprehensive roadmap developed by AppCentrica enabled TCCI to take on a best-of-breed approach to digital architecture, purchasing third-party tooling and systems where appropriate and building custom elements to fill in critical gaps. In this way, TCCI was able to minimize expenditure while ensuring that each project feature was sufficiently accounted for. As well, the iterative approach to design and deployment ensured all the while that day-to-day business needs suffered little interruption.

The customer portal developed by AppCentrica is a multi-branded, cloud-native application on AWS that has introduced a fresh new channel for customer engagement. User adoption of the portal has vastly exceeded expectations over the first 12 months of release, but thanks to its versatile cloud-based architecture, scalability to meet the influx of demand has not been an issue. Looking forward, AppCentrica continues to deliver additional initiatives in the program roadmap, including delivery of a Salesforce servicing platform and integration with adjacent systems via an event-based architecture using MuleSoft. With this initiative planned for 2021, we look forward to empowering TCCI's internal staff with better access to customer data and reduced reliance on its legacy interface.

Transitioning away from legacy mainframe technologies will be extremely beneficial for TCCI. With the constraints of the past no longer in play, the organization will become more agile - free to identify and deliver new product offerings and improvements to customer experience.

About AppCentrica

We're an elite team of developers, designers, analysts, and architects, focused on delivering best-in-class solutions and building long-term partnerships with our customers. Our core capabilities include: Design & Architecture, Enterprise Cloud Transformation, Enterprise Application Development, Integration, AI/Data & Analytics.

