



Seamless migration of 2.5 million cards from a leading supermarket chain in Chile: From closed loop to Visa & Mastercard processing

Chile | eMACH.ai Cards

Client overview

Originally established as the credit card division of a **leading Chilean supermarket chain**, the issuer has grown into a dominant player in the banking sector. Now part of a major financial group, it seamlessly transitioned its card operations with round-the-clock support and zero downtime. Holding a **5% market share** in the country's credit card industry, it previously issued only closed-loop cards, processing nearly **370K transactions monthly**. With the adoption of Visa and Mastercard, transaction volumes have surged to approximately **2.2 million per month**. Today, it manages over **5 million cards**, with more than **700K actively** used, processing around 3.3 million transactions monthly.

Needed to implement scalable, secure technology to support multiple card schemes, local agreements, fraud prevention, and PCI compliance while upgrading Oracle from 12c to 19c

Overcoming limitations of an obsolete legacy system that restricted real-time processing, regulatory compliance, and scalable transaction handling

Local regulations and spanish implementation



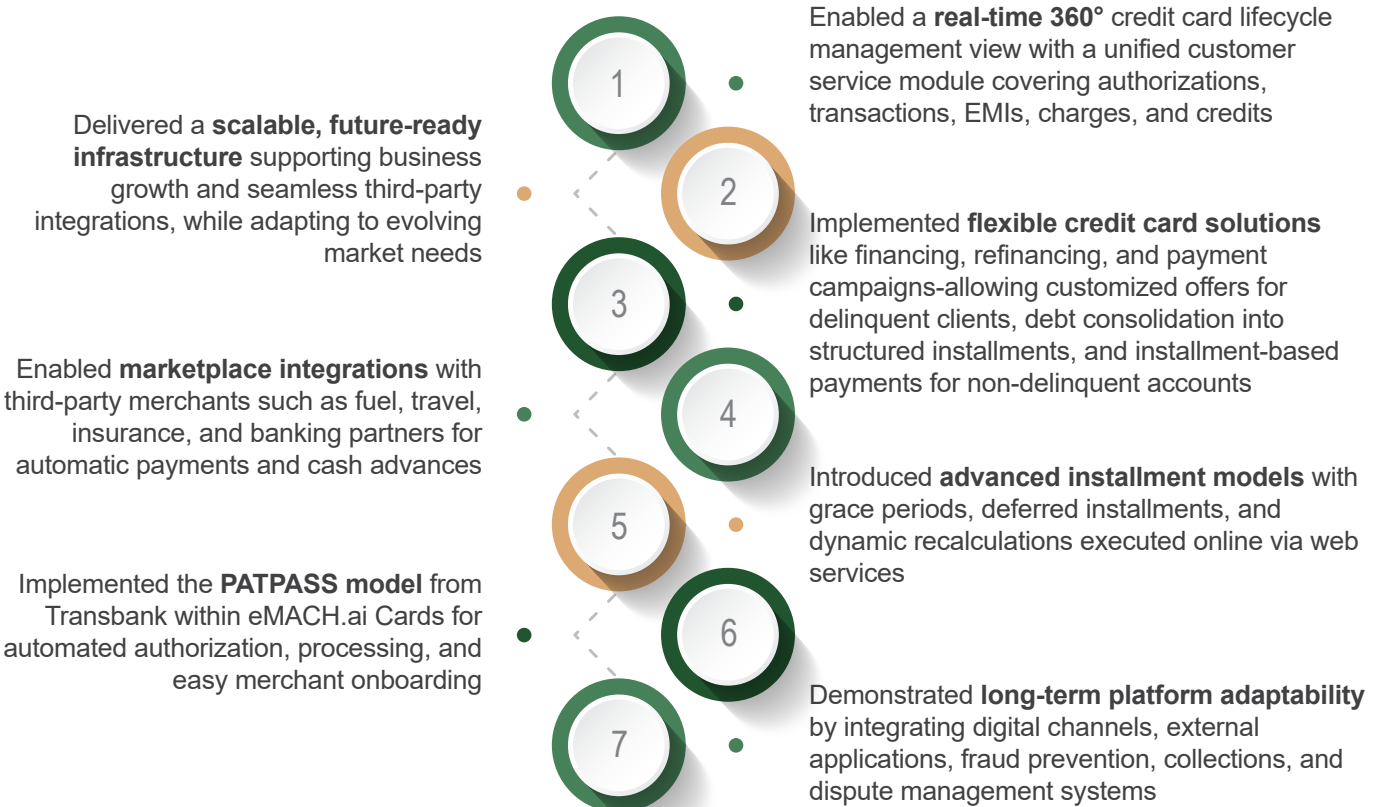
Integrating with credit bureau and several other real-time interfaces

Migration of huge volume of cards from 3rd party service provider

Challenges

Solution

The supermarket chain decided to upgrade with **eMACH.ai Cards** application databases, initially to comply with PCI regulations, and subsequently to establish a scalable, future-ready transactional ecosystem.



Transformation Highlights



Metrics at a glance

2.5M
Cards migrated – seamless transition to Visa & Mastercard

3M+
Transactions monthly – scalable, high-volume processing

700K+
Active cards – enhanced customer engagement

