

# Carrefour Bank used Liferay to provide greater benefits and slash costs.

## Company

The Carrefour Group arrived in Brazil in 1975 with the opening of its first hypermarket store. In 1989, the Carrefour Card was created in Brazil, with the purpose of offering clients various credit options, shopping funds and other benefits. This meant Carrefour was the only food retailer in Brazil with its own bank. The growth in popularity of the card led to the creation of Carrefour Financial Solutions in May 2007. Currently, the Carrefour Group has more than 200 stores across the country and over 70,000 employees.

[carrefoursolucoes.com.br](http://carrefoursolucoes.com.br)

## In Brief

**INDUSTRY:**

Financial Services

**COUNTRY/REGION:**

Brazil

**USE CASE:**

Customer Portal,  
Content Management Solution

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**With Liferay, we have a robust and complete platform. The portal provides agility within projects and high-quality implemented features, plus a long-term business vision.**

Marcos Faria

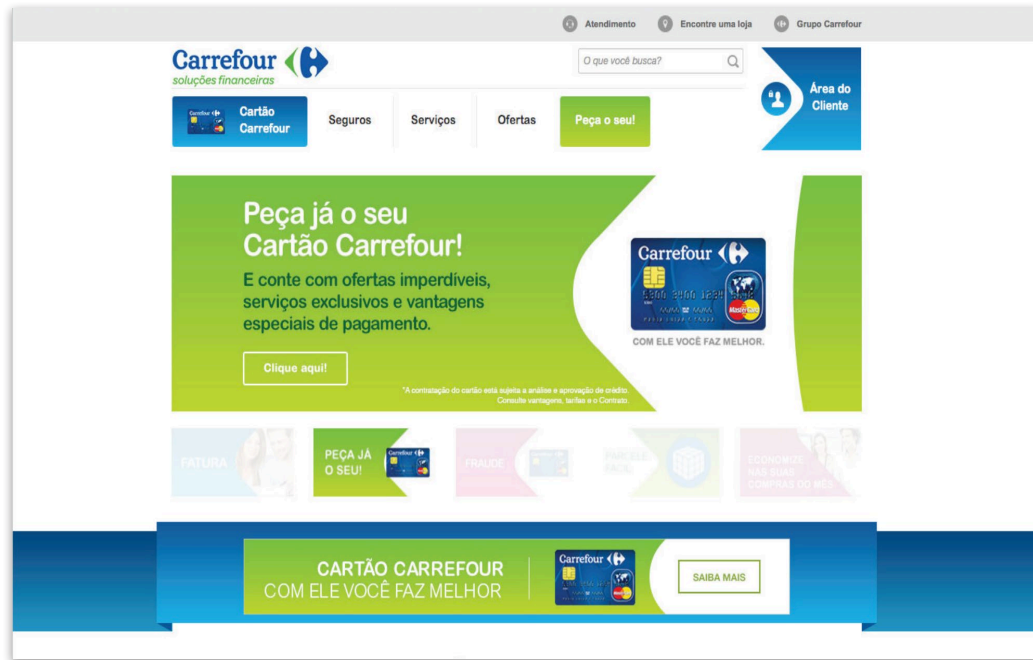
Director of IT and Operational Support, Carrefour Bank

## The Challenge

Carrefour Bank faced the challenge of developing a new self-service portal for customers. Within this portal, the customer needed to be able to access financial extracts, negotiate debts and credits, and manage other kinds of interactions. The main purpose was to offer more benefits to clients while giving them self-service options that decreased Carrefour's costs for Customer Support.

The old portal could already provide Carrefour Card clients some services through the log in area. However, it was necessary to aim for a long-term multichannel strategy by building out new functionalities with more scalability and independent management.

In addition, it was necessary for the marketing and business teams to quickly build new products and content as well as publish them with autonomy, without involving IT. A powerful content management capability was critical as well.



## Solution

A new content management and customer self-service portal was built on top of Liferay Portal. Liferay Portal had all the prerequisites for this project: flexibility, security and a high capacity of integration with other systems. The Liferay platform also provides independence for different business areas and many native functionalities that decrease development times. The new solution is capable of connecting with business systems and legacy systems, enabling future support of new projects and business growth.

The project utilizes a multichannel approach by including support for mobile channels and self-service without additional significant development. The marketing and communication teams are able to publish campaign contents on the Portal dynamically and quickly.