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Capital Express Reduces Monthly Operating Costs by 94% with NetRed and AWS

Learn how Capital Express partnered with NetRed and AWS to achieve real-time data processing and transform its operations, resulting in a 94 percent cost reduction.

Overview | **Opportunity** | **Solution** | **Outcome** | **AWS Services Used**

Connect with NetRed

94%

reduction in monthly operating costs

500%

increase in data refresh rates

90%

decrease in customer enrollment times

80%

decrease in IT query and risk assessment times

Overview

Factoring services company [Capital Express](#) wanted to improve client evaluations and grow its business, but it had an outdated system that made accessing data difficult. The company teamed up with [AWS Partner](#) [NetRed](#) to migrate its data using capabilities from Amazon Web Services (AWS). Migrating helped Capital Express create Advance, an innovative financial management tool that offers real-time data processing. Implementing Advance cut monthly operating costs by 94 percent. It also reduced the time needed for client enrollment and IT consultations to just five minutes. These improvements streamlined operations and enabled faster service delivery, dramatically increasing the growth potential of Capital Express and helping it meet customer needs faster.

Opportunity | Outdated Technology Leads to Lost Opportunities

Headquartered in Santiago, Chile, Capital Express is a company with more than 14 years of experience in the financial market, specializing in factoring services. It provides businesses with advance payments on sales invoices, helping them secure working capital. Capital Express faced significant challenges with data accessibility that hindered its ability to remain competitive in the market. The company's data was housed in an antiquated system that made processing and analyzing client data extremely difficult. Its reliance on a combination of on-premises and cloud-based data created significant obstacles to accessing and processing information effectively. This fragmentation led to slower financing delivery times because credit analysis took longer than necessary.

Providing financing without properly assessing the credit of customers, debtors, and partners is highly risky. Due diligence takes time, but the lengthy nature of Capital Express client evaluations was cumbersome and resulted in lost business opportunities. As competitors improved their market share by offering faster processing of invoice assignments, Capital Express found itself at a disadvantage. The inability to analyze data efficiently limited its responsiveness to customer needs, ultimately affecting customer satisfaction and overall company performance.

The Capital Express growth plan posed additional challenges, particularly regarding technology infrastructure. Capital Express wanted to expand its infrastructure to support customer self-service features, as well as improve scalability, flexibility, and reliability to ensure business continuity. The company wanted to integrate fintech to align with customer demands, but migrating its systems to the cloud and phasing out its old factoring system were daunting tasks.

Solution | AWS Expertise Drives Successful Data Migration

To help identify a solution to its challenges, Capital Express attended AWS hosted presentations on Amazon Relational Database Service (Amazon RDS), a managed service that helps users set up, operate, and scale relational databases in the cloud. As a participant in these presentations, AWS partner NetRed impressed Capital Express with its expertise. NetRed's specialization in Amazon RDS, along with its many AWS validations, set it apart from competitors. Capital Express decided to migrate to AWS because of its comprehensive services, security, and scalability, which aligned with its vision of becoming a fintech company. Expert guidance from NetRed and the support, free trial spaces, and flexible scaling options from AWS further solidified this decision.

NetRed and Capital Express collaborated to identify a solution that prioritized a data migration rather than a complete overhaul of the core system. "With NetRed's support, we focused on data as the key source for creating new products and services for our users," said Santiago Aguilar, chief technical officer at Capital Express. "They showed us how we could achieve real-time access to data with AWS." Working together, NetRed helped Capital Express implement Amazon RDS for a self-managed database capable of processing data across various products and services. AWS Database Migration Service (AWS DMS) played a crucial role, enabling real-time connections between the company's legacy core database and the new Amazon RDS database. This approach granted immediate access to real-time data and facilitated the development of new products and services, such as Advance, the Capital Express risk analysis tool.

The migration involved creating a new database in Amazon RDS, setting up endpoints between the old server and the new database, identifying key areas for migration, and establishing the final configuration to maximize real-time data. The project uses additional AWS services, such as Amazon Elastic Compute Cloud (Amazon EC2) for system migration and environment separation, Amazon Virtual Private Cloud (Amazon VPC) for enhanced security, and AWS Lambda and AWS CloudFormation for rapid development using serverless architecture. Amazon Simple Storage Service (Amazon S3) provides storage for backups, and AWS Amplify offers continuous integration and deployment. To integrate with third-party services, Amazon Simple Queue Service (Amazon SQS) manages a queue system for requests made through an API.

NetRed provided critical support throughout the migration process, offering consultations to help Capital Express understand the features of Amazon RDS and AWS DMS, and highlighting the benefits of implementation. When challenges arose during migration, such as outdated data types and undefined relationships in the legacy core database, NetRed supported a successful transformation and migration of the data. The entire migration process, which involved the transfer of 500 gigabytes of data, took only one month to complete. Aguilar added, "Thanks to NetRed's careful planning and execution, the migration process was a smooth and seamless experience."

Outcome | An Innovative Solution Reduces Costs by 94% and Promotes Growth

By using Amazon RDS and AWS DMS, Capital Express enabled real-time data connections between its legacy database and a new PostgreSQL database. This approach allowed the company to focus on data migration—instead of a complete overhaul of the core system—retaining essential capabilities while improving operational efficiency. The migration and integration of new AWS services helped Capital Express create an innovative financial management tool, Advance. With the ability to integrate internal and external data sources, automate data replication, and enable real-time data processing, Advance streamlines data analysis and credit-risk evaluation.

Implementing Advance brought remarkable improvements for Capital Express. The frequency of data updates increased by 500 percent, enabling information refreshes throughout the day in two-hour continuous cycles, significantly improving decision-making capabilities. With more direct and immediate access to data, Capital Express can now offer services and engage with clients at a scale that previously wasn't possible. Eliminating reliance on third parties and manual processes led to a decrease in client enrollment times—from 60 minutes to just five minutes. IT consultations and risk assessments for enrolled clients were also expedited; it now only takes five minutes instead of 30. The ability to automate data replication also improved access to internal information in real time, accelerating product development and resulting in the release of 42 new features in the first year of launching Advance.

As a result of Advance, monthly operating costs have been reduced by 94 percent, which is equivalent to 10.5 million pesos per month. Meanwhile, the market share for invoice allocation increased by three percent. The number of invoices assigned increased by 55 billion pesos in the first eight months of using Advance, demonstrating the immediate impact of the new tool on financial performance. Creating Advance, which was made possible by data migration, has positioned Capital Express as a tech-forward company, earning it recognition as a silver winner at the 2025 Financial Innovators of the Americas Awards. Aguilar concluded, "With the help of NetRed, we have dramatically improved our business agility and customer experience, and paved the way for exponential future growth."

About Capital Express

Capital Express, headquartered in Santiago, Chile, has more than 14 years of experience in the financial market. Specializing in factoring, it provides companies with advance payments of sales invoices, helping them secure working capital. The company offers personalized service and expert advice for business development and financing needs.

About AWS Partner NetRed

NetRed is a leading technology solutions provider offering software development, system integration, cloud services, IT security, and digital marketing. Specializing in innovative technologies such as robotic process automation and big data analytics, NetRed enables businesses to improve efficiency and drive growth through customized solutions.

AWS Services Used

Amazon RDS

Amazon Relational Database Service (Amazon RDS) is an easy-to-manage relational database service optimized for total cost of ownership.

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AWS Lambda

AWS Lambda is a compute service that runs your code in response to events and automatically manages the compute resources, making it the fastest way to turn an idea into a modern, production, serverless applications.

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AWS DMS

With AWS Database Migration Service, discover, assess, convert, and migrate your database and analytics workloads to AWS with automated migration.

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Amazon SQS

Amazon Simple Queue Service is a fully managed message queuing for microservices, distributed systems, and serverless applications.

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