

Banking Digital Transformation

Cloud Migration & Payments Modernization

Justin Neely - January 2025



Scenario: Banking Digital Transformation

Cloud Migration & Payments Modernization

Throughout my career, I've been the person companies turn to when strategy needs to meet execution. Whether it's launching enterprise programs, modernizing payment systems, or driving cloud transformations, I step in with clarity, consistency, and a drive to get things done—while building lasting partnerships along the way.

At Fiserv, I reshaped hosted banking sales operations—standardizing pricing and contracts, launching new products like the Payment Hub, and helping close key deals that exceeded revenue targets by 75% in Year 3. At Allstate, I led a complex Kubernetes implementation that scaled across 29+ clusters, integrating monitoring and documentation to support long-term growth. And at SunGard, I oversaw 300+ team members during multi-million-dollar optimization projects that improved both client trust and platform performance.

Across all of it, I've built my reputation on trust, competence, and a clear understanding of how to move big initiatives forward. I translate vision into systems, process, and results—because thoughtful leadership isn't just about direction—it's about delivery that endures.

In this **Case Study** we found growing demand for scalable, agile financial services, Fiserv needed to modernize its hosted banking offerings and shift toward a cloud-based SaaS model. As Director of Program Management, I was tasked with leading the transformation of our client implementation strategy—one that would not only streamline delivery but also restore trust with enterprise clients facing delays and integration friction.

This case study outlines how I led the successful deployment of 20+ cloud-hosted applications, instituted contractual safeguards to drive on-time delivery, and introduced modern technologies like Docker and Apigee to enable seamless integration with AWS and Azure.

Through hands-on leadership and structured escalation management, we accelerated delivery timelines, improved stakeholder relationships, and positioned Fiserv's SaaS banking solutions for long-term growth.



J-NEELY 5D Model

Case Study: Banking Modernization & Digital Transformation Initiative

Company: Confidential (Client-Side Bank)

Role: Strategic Program Consultant

Project: Core Banking Modernization & Digital Infrastructure Upgrade

Project Objectives:

- Modernize legacy banking systems to meet evolving customer expectations and regulatory demands.
- Reduce operational complexity, technical debt, and manual interventions through automation and platform consolidation.
- Strengthen the digital foundation for faster product delivery, better scalability, and enhanced customer experience.

Project Description:

In collaboration with the client's C-suite and transformation office, I led the strategic design and delivery planning for a multi-phase modernization of their core banking infrastructure.

This included:

- Conducting a Discovery & Diagnostic phase to identify bottlenecks in the existing mainframe and siloed systems.
- Defining the target state architecture for core banking, digital channels, payments integration, and data platforms.
- Prioritizing migration of high-impact workloads to the cloud, with an emphasis on ISO 20022 compliance, real-time payments (RTP), and open banking APIs.
- Creating a transformation roadmap with aligned stakeholder milestones, phased decommissioning of legacy apps, and parallel delivery for critical regulatory updates.

The project included partnerships with third-party FinTech vendors and integration partners, and required close collaboration between IT, operations, and product teams.

Project Wins:

- Delivered a bank-wide modernization roadmap with executive buy-in and funding approval for a 3-year transformation initiative.
- Identified and helped reduce \$7.5M in annual run-rate costs through consolidation of redundant platforms and cloud migration planning.
- Developed scalable templates for product migration waves, improving alignment between business and IT during execution.
- Improved time-to-market estimates for new digital features by 40%, enabling a more agile release cycle post-modernization.

Lessons Learned:

- Modernization requires trust and transparency: Legacy owners must be engaged early to prevent resistance and surface technical constraints.
- Roadmaps must balance ambition with realism: The most effective plans mix visionary end states with tactical wins that show momentum early.
- Regulatory compliance must run in parallel: Don't treat modernization and compliance as separate—integrating them saves cost and rework.
- Cross-functional buy-in is everything: Even with strong tech plans, success hinges on alignment across IT, product, compliance, and operations.

Strategic Value:

This initiative demonstrated my ability to lead across silos and design enterprise modernization strategies that don't just look good on paper—they work in practice. It reinforced my strengths in systems thinking, stakeholder alignment, and translating vision into real delivery momentum.

1

DISCOVER

Gather insights to understand the challenge

2

DISTILL

Refine findings to identify key issues and priorities

3

DESIGN

Develop a customized strategy and roadmap

4




DRIVE

Implementt the solution with precision and focus

5

DELIVER

Measure and confirm the outcomes achieved

SUMMARY	Time	Budget	Overall
The Implementation Project is progressing as planned, with Initiation & Planning and Solution Design successfully completed. The project has moved into the Development & Integration phase, where backend microservices development is in progress, though API integration delays have been identified as a risk. Testing preparation is underway, ensuring a smooth transition into UAT and deployment phases later in the year. Deployment & Training is set to begin after UAT completion , with the Go-Live milestone targeted for December 15, 2025 . No immediate blockers have been identified, and staffing updates include new team members in backend and security roles . The project remains on track , with upcoming milestones focusing on finalizing development, executing testing, and preparing for deployment .			

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RISK	OPEN DATE	STATUS	RISK LEVEL	ASSIGNED	COMMENTS
Risk 1	1/28	Planned	Medium	Ryan Chen	Ryan is working on the API Integration delay.
Risk 2					
Risk 3					

CHANGES / ISSUES

Issues	Open Date	Closed Date	Status	Assigned	Comments
Change 1	1/15	7/15	Planned	Ryan Chen	API Enhancement
Issue 2					
Issue 3					
Issue 4					

Project Plan

Cloud-Based Payments Modernization

- **Project Overview**

- **Project Name:** Payments Modernization & Cloud Migration
- **Start Date:** February 1
- **End Date:** December 15
- **Project Sponsor:** Justin Neely
- **Project Manager:** Jason Sims
- **Implementation Partner:** AWS & Fintech Integration Vendors



Agile Project Phases & Key Deliverables

Project Plan

Task	Duration	Start Date	End Date	Owner	Dependencies	% Complete
Phase 1: Initiation and Planning	4 weeks	February 1	March 1	Project Manager	None	100%
Project Kickoff & Stakeholder Alignment	2 weeks	February 1	February 14	Project Manager	None	100%
Business & Compliance Requirements Gathering	3 weeks	February 15	March 7	Business Analyst	Kickoff	100%
Cloud Readiness Assessment	2 weeks	March 8	March 21	Cloud Architect	Compliance	100%
Approval & Roadmap Finalization	1 week	March 22	March 28	CTO & Risk Team	Readiness	100%
Phase 2: Solution Design	12 weeks	March 29	June 20	Project Manager	Phase 1	100%
Microservices Architecture Design	6 weeks	March 29	May 9	Tech Lead	Cloud Assessment	100%
API Strategy & Fintech Integration Planning	5 weeks	May 10	June 13	API Team	Architecture	100%
Security & Compliance Design	3 weeks	June 14	June 20	Security Lead	API Planning	100%
Phase 3: Development & Integration	19 weeks	June 21	October 31	Project Manager	Phase 2	0%
Cloud Infrastructure Setup (AWS, Kubernetes, IAM)	6 weeks	June 21	August 1	DevOps Engineer	Design Sign-off	0%
Payment Processing Microservices Buildout	8 weeks	August 2	September 26	Dev Team	Infrastructure	0%
Fintech Partner API Integration	5 weeks	September 27	October 31	Integration Team	API Planning	0%
Phase 4: Deployment & Go-Live	6w	November 1	December 15	Project Manager	Phase 3	0%
Production Deployment Readiness Assessment	3 weeks	November 1	November 21	PM & CTO	UAT Completion	0%
Data Migration & Parallel Run	4 weeks	November 22	December 12	Data Team	Readiness	0%
System Cutover & Go-Live	3 days	December 13	December 15	Support Team	Migration	0%
Post-Go-Live Monitoring & Optimization	Begins After Go-Live	TBD	TBD	Operations Team	Go-Live	0%

Project Resources

Cloud-Based Payments Modernization

Role	Name	Responsibilities
Project Manager	Jason Sims	Overall project oversight, stakeholder communication, risk management
Business Analyst	Jane Doe	Requirements gathering, compliance alignment, process documentation
Tech Lead	Mike Johnson	Architecture design, microservices implementation strategy
API Integration Lead	James Brown	API strategy, fintech partner integrations, API security
Security Lead	Alex Lee	Compliance enforcement, security testing, risk assessment
DevOps Engineer	Chris White	Cloud infrastructure setup, CI/CD pipeline management
QA Lead	Anna Garcia	Testing strategies, UAT coordination, defect resolution
Data Migration Lead	Robert Kim	Database migration, validation, and performance tuning
Support & Operations Lead	Emily Foster	Go-live support, post-deployment monitoring, incident response

