



Case Study

A Bank's Cloud Journey Roadmap

From Cloud Vendor Assessment to Action Plan

A regional community bank headquartered in the western United States, has over 75 locations across multiple states, between 750 and 1,000 employees, and \$7-10 billion in assets. They had completed an Azure cloud assessment but lacked an executable roadmap to move forward. While the assessment provided budgetary cost to lift and shift to the cloud, leadership needed a practical, step-by-step plan that addressed technical debt and aligned technology, security, operations, and financial strategy within a highly regulated environment. The bank's priority was not immediate cloud migration, but a realistic, actionable path that would prepare the organization to confidently execute when the time was right.

Their Challenge

- **Risk averse culture** driven by security, regulatory, and risk management concerns.
- **Significant hardware and software investment** in co-location data centers, on-premises hardware, and virtualization platforms.
- Existing vendor hardware and software contracts **constrain architectural shift** and **impede cloud transformation**.
- **No run-rate visibility or recurring financial review cycle** to guide cloud timing and reduce technical debt.
- Limited visibility into the **financial impact, cost model, and ROI** of cloud adoption.
- Planning an informed architectural transition to an alternative cloud solution; defining the **when, why, and how**.

Our Strategy

- **Technical Readiness:** Assessed infrastructure and application landscapes to identify cloud suitability, technical debt, and dependency risks, while evaluating security, regulatory compliance, resiliency, performance, scalability, and disaster recovery requirements.
- **Operational Readiness:** Evaluated organizational capabilities, including skills, staffing, operating models, and governance, to ensure the bank could sustainably support cloud operations, with a strong focus on process alignment and change management.
- **Financial Readiness:** Developed a comprehensive run-rate and cost comparison between on-premises and cloud environments, modeled migration costs and ROI, and analyzed vendor contracts and licensing to align financial strategy with a phased cloud roadmap.

The Results



**Data-Driven,
Practical Roadmap**



**Collaborative,
Executable Plan**



**Modernization
with Early Wins**

The engagement delivered a **practical, regulator-aligned roadmap** to guide the bank from a fully on-premises environment **to a cloud/SaaS model**. Each step is based on real data, business needs, and application readiness, ensuring moves happen in the right order and fit day-to-day operations and regulatory requirements. The plan modernizes systems as they migrate, starting with applications that can shift early to simple subscription solutions, **reducing complexity, updating technology, and delivering quick wins**.

Strong collaboration between **Veritium** and **the bank's stakeholders** ensures shared ownership and accountability. Actionable steps address technical debt, dependencies, and data center exit planning, while financial models outline costs, operating impacts, and ROI to support executive decisions. The result is **a clear, executable path** that positions the bank to **migrate confidently, enabling growth, scalability, stronger security, and improved disaster recovery**.

