


**Q2**

**Preparing for a  
successful digital  
banking conversion**



This report is intended to serve as a guide to an effective digital banking conversion management plan. From your initial kickoff meeting to post-launch, you'll learn about the key components required for success.

This framework is the result of interviews with Q2 personnel who have been personally involved in thousands of hours of digital banking conversions, across hundreds of FIs, with every major core banking system on the market, over the past twenty years.

**By Will Ferrell**  
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# Introduction

There may be no more negative a word in the banking lexicon than conversion. Exam and audit are certainly up there, but the mere mention of the word conversion sends hearts racing, stomachs churning, and imaginations conjuring the nightmares of conversions past. Whether it's a core conversion, teller platform conversion, digital banking conversion, or any other type of system conversion, it's a big change. And we all know how people generally feel about change: they hate it. OK, hate may be a little strong, but most of us just aren't crazy about change.

As Jeffrey and Linda Russell state in their book *Change Basics*, "People find security and comfort in their ability to maintain a stable order in their lives." When you introduce change, you upset people's order and stability. And when you upset people's order and stability, sparks can fly.


With proper change management, however—which is what any conversion project boils down to—the sparks are reduced, and the odds of a successful conversion with the positive results desired are significantly increased.

A digital banking conversion is considered by many to be the "hairiest" of all conversions. Unlike most system conversions—core, teller, CRM, etc.—where the change impact is felt most by financial institution (FI) personnel, digital banking conversions equally impact account holders, if not more so. Other system conversions may hold small, subtle implications for account holders—statement format appearance, ATM screen verbiage, card activations, etc. When it comes to wholesale digital banking conversions, however, the implications are anything but subtle.

For your account holders, a conversion is akin to them walking into their bedrooms and finding all their furniture rearranged, and all their clothes in

different drawers. It's that dramatic. The same is true of the impact on FI personnel, who are required to learn new processes and procedures, new nomenclature, and a completely new and different back-office utility. And that's to say nothing of the additional work required of FI personnel to pull off a conversion. All of which underscores the importance of proactively planning for and managing the impending change.

Equally important to remember, no conversion project is a perfectly linear process. While some tasks are certainly sequential, most of the work that takes place during a conversion occurs in parallel to myriad other tasks, performed by multiple people.



FI personnel do approximately **80%** of the work required to execute a conversion, with the remaining **20%** performed by the vendor.

— Cornerstone Advisors

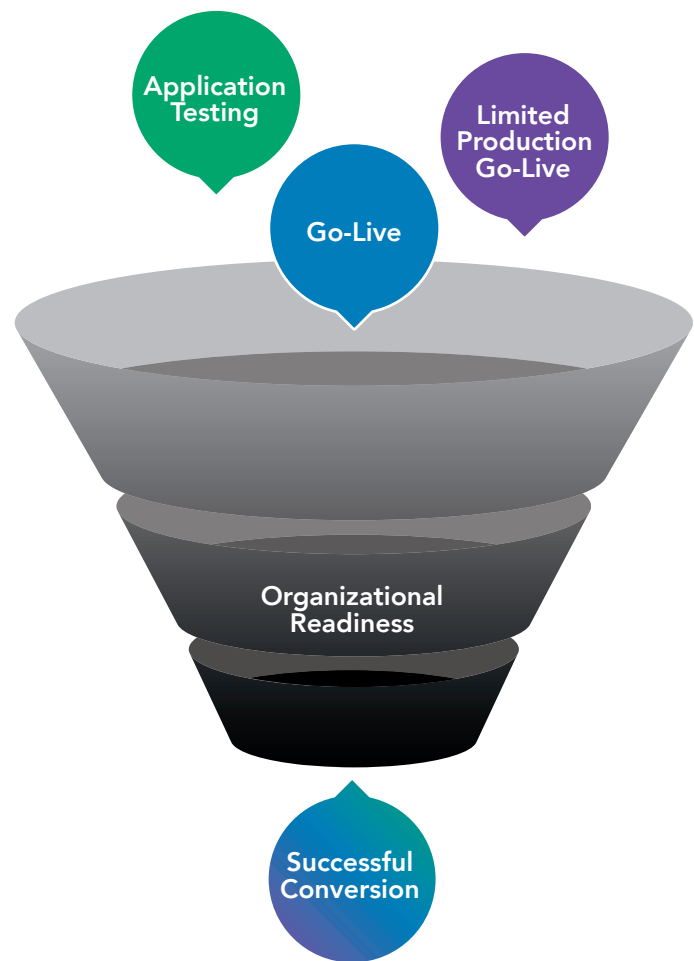
# The recommended framework

The framework presented in this report is intended to serve as a guide to an effective digital banking conversion or change management plan. From your initial kickoff meeting to post-launch, you'll learn about the key components required for success. Think of the framework as a funnel, with the funnel itself representing general organization readiness and the plethora of tasks associated with it, that envelops the other major components of the project.

The framework is the result of interviews with Q2 personnel who have been personally involved in thousands of hours of digital banking conversions, across hundreds of FIs, with every major core banking system on the market, over the course of the past twenty years. It is representative of their experiences not just at Q2, but at most of the major players in the digital banking industry since the advent of the space.

Although a conversion project isn't a perfectly linear process, for simplicity's sake this document is arranged in somewhat of a linear fashion. In keeping with the theme of a funnel, the first section addresses key Organizational Readiness items, while subsequent sections address the remaining three primary components: Application Testing, Limited Production Go-Live, and Go-Live.

It is important to remember that no conversion is ever seamless. In fact, any such claims made by vendors should only serve to quickly cull your list of prospective partners. That said, utilizing this framework will reduce the frustration and pain often associated with a digital banking conversion, and exponentially increase the odds of an efficient and successful project for all parties involved—account holders and FI personnel, alike.



# Component I: Organizational readiness

**Begins:** Immediately

**Ends:** Approx. 6 months after project kickoff

**Duration:** 1 month

## Build the right team

Helen Keller was right on target when she said, “Alone we can do so little, together we can do so much.” To paraphrase: You must first build the right team with the knowledge and experience to create, execute, and manage a plan.

Who comprises these teams varies from FI to FI, and is generally a function of size, business focus, total headcount, and the mix of digital banking solutions purchased. In some instances, this team is comprised of the same folks who originally made the decision to convert and selected the vendor with whom to partner.

Once you’ve assembled your team, it’s imperative to establish a project leader: a point person who will own the overall project and be responsible for coordinating meetings, ensuring deadlines are met and reporting on the status of the project to executive management. This person will also be the main contact for the project manager lead of the vendor you’ve partnered with to implement your new digital banking system.

**When it comes to a digital banking conversion, it’s imperative that as many departments within the FI are represented as is feasible.**

Typically, team members will be representatives from:

- Executive Staff
- Marketing
- Operations
- Retail Banking
- Business Banking
- Corporate Banking
- Lending
- IT/Security
- Compliance
- HR
- Customer Service and Call Center Operations
- Training

And those specifically responsible for managing your digital banking solutions.

The most common misstep in this area of planning is not having the executive management team represented. Not only represented, but committed to the plan and clearly communicating to the rest of the FI that the conversion is a necessary and positive move for the FI's business.

Unless the rest of the FI personnel see and hear that executive management is involved and supportive of the plan, it will be tough going to gain support and enthusiasm across the FI. Without this support and enthusiasm, you're likely to have more resistance and feet dragging amongst the team. It may sound cliché, but a positive attitude from top to bottom within your organization is critical to success. Something as simple as an email from the President or CEO, whether they're actually on the team or not, to all employees, espousing the reasons for the change, as well as highlighting some of the forthcoming benefits of the change (better customer experience, new market opportunities), will establish a positive tone from the start.



As Steven Covey famously said about project management: "Always begin with the end in mind." As such, define what a successful project outcome looks like ASAP. Is it greater adoption of digital banking, reducing expense, entering new markets? How will you and your team know if you've been successful, if you haven't first defined success?

## Assign roles

One of the first orders of business for the assembled conversion team is to assign roles and responsibilities to the various team members.

First and foremost, a project manager must be chosen. Next, someone will need to manage all the marketing communications (marcom) associated with the project, both internally and externally. Marcom representation is important and will be covered later.

### Below are some questions to consider when determining roles on the team:

Who will determine if everything your new provider sold you meets compliance standards?

Who will train your staff?

What about your account holders, especially your corporate clients? Who will train them?

Who will train customer service representatives on your new solutions, and determine whether you have enough of them to support the conversion?

What about the third parties you rely on for your digital banking offerings? Will they work with your new provider, and who on the team will manage them?

Whose responsibility will it be to recruit friends, family, and both retail and business account holders to participate in user-testing of your system prior to go-live?

The issues to address are numerous and complex—so much so that dividing and conquering is the only feasible way to manage them all. By assigning ownership, you not only lighten the load for individuals, you also ensure that multiple departments within the FI are engaged in the project, and share in the goals.

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### Key roles for consideration

- Project Manager
- Communications (Marcom)
- 3rd Party Vendor Management
- Compliance
- Call Center Operations
- Back-office Operations
- Business Client Management
- IT/Security
- Training
- Application Testing

Ideally the team is formed, roles assigned, and a regular meeting cadence established as soon as possible after contracts are signed with your new vendor.



## Marketing communications (Marcom)

The marcom component may be the most important piece of the entire plan, especially as it relates to change management. As discussed earlier, change can upset people's feelings of stability and order, but, as Jeffrey and Linda Russell state in *Change Basics*, "When a person's actual experience matches his or her expectations about the future, the person feels a measure of control and certainty." This is precisely the purpose of a good marcom plan: to clearly communicate what folks can expect from the change. And not only that, but to communicate what to expect as the change unfolds and the benefits of the change. As an example, marcom should disclose how the change will take place, the timing of the change, and any tasks required of account holders and FI personnel in the process.


A detailed marcom plan is a critical component to success and, in and of itself, can fill every cell of an Excel spreadsheet fast, as there are multiple communications required throughout the project. From project kickoff to go-live, and months after go-live, there will be multiple communications projects, both for internal and external audiences.

Both the internal and external marcom plans should be completed approximately one month after the initial kickoff meeting, with the assets for both plans created and deployed approximately three months after plans are completed. Generally, internal marcom plans are deployed one to two weeks prior to external plans. Account holder communications typically begin 90 days prior to go-live, and end approximately six months after go-live.

A standard cadence of communications to account holders prior to go-live is 13 weeks, six weeks, four weeks, three weeks, two weeks, and the day of go-live. Following go-live, the cadence is two weeks, then one, two, three, and six months.

Communications should be delivered to account holders using as many methods as possible, such as: statement stuffers, social media, in-session messages via the incumbent's digital banking solution prior to conversion, email, IVR on hold messages, newsletters, website banners, blog posts, and, in the case of commercial clients, phone calls. All of which require some degree of scripting, scheduling, design, and execution.

None of which guarantees you won't still receive messages from your customers on your Facebook page, as an FI in Louisiana did—in spite of sending four letters, one from the CEO, and a dozen or so emails prior to conversion. The customer message read: "What letters? Anyone get one?" As stated in *Change Basics*: "Despite a change leader's efforts to think strategically and to manage the change process effectively, the path and destination of change are unknowable."



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## Third-party vendor management

In today's digital banking universe, there are more third-party solutions attached to primary digital banking systems than ever before. From MRDC to bill pay to PFM and mobile banking, just to name a few, most FIs today rely on multiple vendors to support the digital banking needs of their account holders. Identifying these key partners, making them aware of the impending change, and communicating with them throughout the conversion process is imperative.

The person who owns this role will have their hands full, and will likely require multiple hands at the FI to help carry the load. The task of managing third parties that integrate with your primary digital banking platform must be a priority from the start, as there are many questions that must be addressed by all of them, most of which have significant and far-reaching implications.

### Concerns to address include:

- Will the data continue to be provided in real-time, or will it become a batch process?
- Will a new SSO (single sign on) be required, or will the existing code port over?
- Some of these relationships will no longer be necessary; does that mean early termination fees? What about deconversion fees?
- Do any of your vendors have year-end shut downs, when they cease to do work for some period of time—which just might happen to coincide with your desired go-live date?
- Does an interface exist between the third party's solution and your new system?

### Common 'pop-up' issues with third parties:

- Deconversion fees
- Vendor shut-downs
- Early termination fees
- Custom dev work
- Integration fees
- New interface dev
- Interface fees
- SSO availability

Most of these concerns, if not all of them, should have been addressed prior to signing contracts with your new digital banking provider, but for various reasons that's not always the case.

This component of the conversion process is often the most challenging part of the project, due to the unwillingness of some vendors in the space to "play nice in the sandbox." Some vendors may not move as swiftly as you'd like, some may hit you with exorbitant "deconversion fees," and some may charge you for "custom dev work" that isn't really custom at all. All of which are reasons why it's best to engage third parties early in the project, as the aforementioned issues can challenge an efficient conversion project. Not to mention that they may lead to some uncomfortable conversations with the finance team.

The earlier you get the issues on the table, the greater the likelihood you can resolve them in time to hit your project milestones. This role is definitely not for the faint of heart, as it requires working through extremely important and complex issues. From mapping data to determining IT requirements, the person who owns this role should have a thorough understanding of your core processor, how interfaces work, what your current processes look like; and they should possess a working knowledge of general IT processes and terminology. (See [Q2's Banking Integration Checklist](#) in the appendix, which provides an example of a document used for organizing all your third-party information.)



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## Third-party vendor management

The digital banking provider you partner with will certainly train some members of your staff, but probably not all of them. The person who manages the training component is responsible for ensuring that the employees who need to be well-versed in your new system are properly trained.

CSRs, back-office personnel, tellers, retail operations staff, and anyone who manages a virtual channel at the FI will require formal training provided by the vendor. The person in this pivotal role will subsequently coordinate in-house training sessions for the rest of the staff. In addition to coordinating training sessions, the person who serves in this role will work closely with the person managing your marcom efforts, in order to create learning tools and training aids such as cheat sheets, FAQs, and tutorial videos for FI personnel, and most importantly, your account holders.

Another key responsibility of this role is determining the biggest areas of differentiation between the incumbent solution and the new solution, in order to devote additional training and marcom toward those differences. Doing so will minimize confusion among FI personnel and account holders when your new system goes live.

When it comes to training, there is a lot of overlap—and rightly so. Back-office personnel should be well-versed in the customer-facing application and the back-office admin utility, as should customer service reps. Those responsible for training should be knowledgeable about both sides of the application as well, and it's highly recommended that front-line personnel also know both the front- and back-end applications.

This can be challenging when you're dealing with multiple front- and back-end applications. For example, an FI with a mobile solution that's separate from its desktop solution will have two different front-end applications and two different back-end applications to consider. When it comes to training, you can't overdo it; the more, the better.

A fairly easy and straightforward way to go about creating your training plan, and the assets associated with it, is to simply think about the various applications that comprise your digital banking ecosystem, and the parties who will interact with them. What assets you create for each group and applications are completely up to you, but your partner/vendor should definitely provide some material. The table below is an example of how you might organize this task.

	Assets Required			
	Tip Sheet	FAQ Docs	Video Tutorials	iPad w/ videos for RMs and loan officers
<b>Retail Online Banking</b> Audience: all retail online users	●	●	●	
<b>Retail Admin Utility</b> Audience: all CSRs, tellers, product line owners, and after-hours staff	●	●	●	
<b>Business Online Banking</b> Audience: all business online users and FI relationship managers	●	●		●
<b>Corporate Online Banking</b> Audience: all Corporate online users and FI relationship managers	●	●		●
<b>Business Admin Utility</b> Audience: level 2 & 3 CSRs, product line owners, and relationship managers	●	●	●	

# Component II: Application testing

**Begins:** Approx. 4 months after project kickoff

**Ends:** Approx. 5 months after project kickoff

**Duration:** Approx. 1 month


The application testing phase is somewhat self-explanatory. It entails FI and vendor personnel testing the applications you've purchased—with prep work for this phase beginning within 40-60 days of the project kickoff.

A common error that FIs make during this phase is to place all their focus on feature and functionality testing. It's equally important to confirm that all the data you migrated over from your previous system mapped correctly to your new system; e.g., user entitlements, roles, accounts, and other key information. The person on your core project team who owns application testing will assemble sub-teams within the FI, each with its own leader, to test the various applications you're implementing.

Ideally, testing teams should be comprised of FI personnel who have a hand in the training, support, marketing, and implementation of the specific applications a team is tasked with testing. For example, the staff who will be supporting the business banking solution—CSRs, relationship managers, etc.—should test the business banking applications; those tasked with training FI personnel on retail solutions should be on the retail applications testing team. The more diverse the testing teams are—multiple departments and multiple levels within departments—the more thorough the testing.

The next decision with regard to application testing is determining what parts and pieces of the various purchased applications you'll test. You may be thinking, "Why wouldn't we just test everything?" Because, testing everything is virtually impossible. Between the array of features and functionality available in today's digital banking solutions, and the myriad workflows possible, testing everything would take far longer than is practical. Hence, the creation of testing scripts—specifically, scripts of the features, functions, and workflows you'll test. The vendor you partner with should provide these for you, as well as offer you the opportunity to create your own.

If they do not provide you with scripts, then this phase of the project will take considerably longer. The scripts provided by the leading digital banking providers are based on extensive user research—they're built to test the features, functions, and workflows most commonly utilized by both account holders and FI personnel.



It's imperative to establish a **single point person** responsible for reporting issues discovered during testing back to your vendor/partner. Multiple FI personnel emailing, calling or texting the vendor with issues can create missteps and confusion.

**The application testing phase of the project probably yields more valuable information, relative to the entire project, than any other phase.**

Remember: all the testing, training, and configuring required applies to back-office applications too, and will thus impact every area of the project. The application testing phase of the project probably yields more valuable information, relative to the entire project, than any other phase. As such, it's critical that the core team meets weekly, in order to share and capture the key lessons learned while fresh in everyone's mind. It's during the application testing phase that you'll learn:

- What processes have most dramatically changed;
- Where account holders are most likely to become confused; What new documentation you'll require;
- How issues are reported to your vendor; How roles are defined;
- What gaps may now exist between the incumbent solution and the new solution;
- To which items you should devote pre-go-live marcom efforts; Where data migration/mapping issues exist;
- And a whole lot more.

Once you reach the application testing phase you're about at the mid-point to go-live, with the energy around the project becoming palpable.

# Component III: Limited production go-live

**Begins:** Approx. 5 months after project kickoff

**Ends:** Go-live day

**Duration:** Approx. 2 months

It was stated earlier in this document that the marcom component of a conversion may just be the most important piece of the project. But if you ask the experts, they'll all tell you the same thing: "Without a doubt, limited production go-live is the absolute most important component of a successful conversion project." This is the phase of the project where you transition from having only FI personnel on the system, to having real live account holders using your new applications. Some people within the industry refer to this as the "friends and family phase," which is an accurate description, as you'll definitely want to choose people to participate who will give you an extra measure of grace should things not work exactly as planned. After all, the goal of this phase is to test and improve.

Unfortunately, many FIs, possibly most FIs, cut corners when it comes to testing their newly connected system. In their enthusiasm to unveil their new platform, and their determination to hit their go-live date, too many FIs succumb to the belief that during the application testing phase of the project all the issues were discovered and the kinks worked out. But the fact is, nothing tests the system as thoroughly as actual end users do.

While these account holders won't actually begin testing your new system until about five months after the project kicks off, their recruitment should begin much sooner; you should start having conversations and planting seeds with potential participants shortly after kicking off the project.

Although the Testing Manager will manage the overall process, he or she will need to utilize their FI peers to help identify and recruit potential candidates.

Candidates should be split into two groups: retail account holders and commercial/business account holders. Although it's nice to select loyal customers with whom you have strong relationships, it's crucial that the clients you select will really push the system; i.e., "power users," who are known to utilize the solutions to their fullest capabilities, and who might occasionally use the system in unconventional ways. Only by selecting these types of users will you put the system through a true stress test.

Most importantly, it's during the limited production go-live phase that you should onboard the majority of your complex commercial clients. Doing so will save you immeasurable hours of time and effort.

In terms of organizational readiness, this phase of the project will produce invaluable data.

You'll learn what features, functions, and processes produce the most questions, and what causes FI personnel and account holders the most difficulty. This is the information that will enable you to create the tools, training, and associated assets necessary to support account holders, shorten learning curves, and properly prepare your support staff to

address the most common and most complex issues well before you go-live to the general public.



**Convert as many of your complex commercial clients as possible** during Limited Production Go-live. Doing so will make a world of difference upon General Public Go-live.



# Component IV: Preparing for go-live

Begins: Approx. 7-10 months after project kickoff

At this point in the process, you're within a few weeks of unveiling your new platform to the world, and the focus should be on preparing account holders, FI personnel, and other important groups for go-live. Between what you've learned from testing the system, your own previous experiences, and your vendor's recommendations, you should be well equipped with the knowledge and insight necessary to ensure a successful go-live.

By now you should have decided how you'll roll out your new offerings—all at once, or in a phased approach—as well as what day you'll actually launch. Most experts recommend converting all retail users at one time, but converting commercial users in phases. Because of the additional complexity associated with commercial users, releasing the solution to them in a phased approach will lessen the burden on your support staff on go-live day. Converting smaller, more manageable numbers of commercial clients at a time will also enable you to provide more hands-on, personalized service to a few clients, versus providing "adequate" service and support to a lot of commercial clients. Remember: most of your complex commercial clients should be onboarded during the limited production go-live phase.

## What days are best for conversion?

While most FIs are programmed to do conversions on weekends, weekdays are best for digital banking conversions. Digital banking usage can be quite high during weekends, and with limited branch hours on weekends and fewer support staff on call, going live during a weekend can have disastrous consequences. How you roll-out your new system to account holders, and what day you actually go-live, are two important decisions you'll have to make. There are many other operational and technical decisions to consider, however, as outlined in the table on the next page.



**Make sure all FI personnel understand that you're preparing for a "new normal." Setting this expectation is critical to successfully managing the change to a new digital banking platform.**



Operational Considerations	Technical Considerations
Are adequate support staff available for go-live; have you considered extending support hours?	Have all support staff tested their access to the back-office/admin utility?
What if support lines back up; have you created on hold messaging around new password requirements, setting up MFA, etc.?	Have you tested local Wi-Fi hotspots—library, Starbucks, etc.—to ensure sufficient access to your new system?
Will you have kiosks, laptops, or tablets available to demo your new solutions; iPads for visiting commercial clients?	Have you updated all FI support staff computers with the latest versions of the most popular browsers?
Will you have in-branch support staff to assist clients with getting on the new system?	Have you considered adjusting password lockouts to allow for additional fails prior to lockout?
What if account holders complain or ask questions via social media; who will manage this channel?	Have you tested your customer support phone line capacity; are additional lines necessary?
Do all support staff have the necessary FAQs, training resources, and other tools necessary to support account holders?	Have all communication channels—phone, PC, chat, portal—between you and your new vendor/partner been thoroughly tested?
What is the plan for escalating customer service issues; have you tested it?	What if your new system goes down following go-live; what's the plan and has it been tested?
Are final communications ready to send?	Have all third-party integrations been tested?

Most of the aforementioned issues will likely have been addressed well before go-live, but it's worth creating a "checklist" of important items to make certain they've been addressed. You may even consider having a company-wide meeting or conference call just prior to go-live, as a means of rallying the team and ensuring that everyone is "on the same page" for go-live day.

One of the most important messages to communicate is that company-wide, you're preparing for the "new normal." In other words: following go-live, things will not return to "normal" at the FI. Yes, the support calls will taper off to more manageable numbers, and FI personnel will become more efficient at handling issues, but the fact is you have a new and improved digital banking platform, which includes new features, functions and workflows, and new back-office processes as well. Making this clear to the team is critical—it's about setting expectations.

# Conclusion

Today's digital banking solutions aren't the solutions of yesteryear, nor are today's consumers the same as those who first adopted digital banking. Thanks to technology advancements that have brought new features, greater functionality, and more configuration options than ever before, consumers expect more and you have more to consider. Whereas you may have had two or three third-party solutions to integrate the last time you underwent a digital banking conversion, today it's not uncommon to have twice that many to contend with. Then there's the fact that, as more consumers flock to the digital banking channels, more staff and more training will be required to support them.

Another key consideration: With new technologies and greater volumes of end users, comes new regulatory and compliance requirements. If you don't already employ a full-time compliance officer, versus someone for whom compliance is one of many responsibilities, now is a good time to consider doing so.

The good news is that between technology advancements and experience gained over the years, the people who design, build, and implement today's solutions are much better at doing what they do. They have better product design tools, better application testing tools, better data mapping tools, better project management tools, and a lot more knowledge and experience since the emergence of digital banking 20+ years ago.

Launching a new digital banking platform is an exciting endeavor to undertake, with potentially huge benefits for your FI, your account holders, and your community at large. While it will certainly require hard work and some late nights, a digital banking conversion doesn't have to be a painfully disruptive, stressful, and chaotic experience for you or your account holders. With proper planning and execution, and a positive attitude, the process can be organized and efficient—and a highly rewarding experience for all parties involved.





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## About Author

Will currently serves as Q2's Director of Lead Generation. His primary responsibilities include helping banks and credit unions realize opportunities through the Q2 Platform, and offering stories and tips behind successful transitions. Will has served community financial institutions for nearly 20 years, and believes strongly in the value community FIs provide to the communities they serve.

Will joined Q2 in September of 2013 as Vice President of Product Marketing, then later served as VP of Marketing. Prior to joining Q2, William served as Vice President of Sales at both First Data and FundsXpress.

He holds a Bachelor of Arts degree in English from Virginia Tech.

## About Q2

Q2, a financial experience company headquartered in Austin, Texas, builds stronger communities by strengthening the financial institutions that serve them. We empower banks, credit unions, and other financial services providers to be an ever-present companion on their account holders' financial journeys—helping them unlock new opportunities, increase efficiency, and grow their businesses.

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