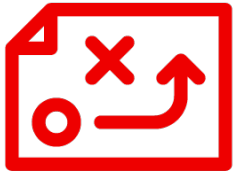


Planning your payments for infrastructure modernization



Make sure that there is a plan—and perhaps even more importantly, resources—to train existing staff and acquire new talent.

Get ready to modernize

Preparing to modernize your payments infrastructure is similar to building a travel itinerary for a trip. You need to determine your departure point, the destination, the date, and the best route to get there. The following questions help you plan your payments modernization journey using cloud technology.

Where are you now?

Developing a baseline of performance indicators will give you the information needed to quantify the success of your efforts and define comparable improvements.

However, for many organizations, capturing baseline information is not straightforward. The information is often out of date and obscured by multiple cost centers. For example, if cost is one of your key performance indicators for your payments infrastructure, then you need to consider:

- What is the cost for hardware, software, and support?
- What is the cost for service issues and their resolution?
- What is the cost of unused capacity?
- What is the cost for delays in delivery?

Having a current and accurate view of the key performance indicators is essential to ensuring that potential benefits and investment levels are appropriate when building the business case.

Are the objectives clear?

It is easy for modernization initiatives to stall with the diverse and competing needs of stakeholders across an organization. To make sure that the project remains a priority, define the key objectives for each part of the organization:

- What are the operational objectives?
- What are the compliance objectives?
- What are the competitive objectives?

It is critical to understand the objectives to avoid unexpected delays or missed exceptions. Defining concrete objectives in the beginning will help you build support and overcome the inertia that can slow down change.

What is the target state?

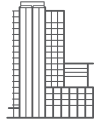
To meet the commercial and technical needs of your organization, ask yourself:

- How does the target state address our key performance indicators?
- What are the technologies needed?
- Do we have the right people?

The target state should not be viewed as static. It should be dynamic—informed by advancements in technology and changes in the needs of the organization. You should review the target state periodically and adjust it as needed.



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Initiatives sometimes move forward without enough business case rigor. To succeed, you need to document measurable benefits, required investment levels, corporate strategy alignment, and organizational support for making the change.

Have a clear goal for your modernization that everyone can rally around.

Do you have the right capabilities?

Adopting new technology requires developing new skills in the organization. Make sure that there is a plan –and perhaps even more importantly, resources—to train existing staff or new talent. Organizations should consider:

- What skills are needed?
- What skills need to be acquired externally?
- What is the training plan for updating existing skills?

Modernization success depends on addressing skill gaps as you adopt new technology and ways of working.

What is your roadmap?

The “rip and replace” method of updating technology has largely been replaced by a more nimble, iterative planning approach. When creating your roadmap, consider:

- What is the prioritization model used for building the roadmap?
- What are the program increments used?
- What is the transitional architecture to support the roadmap?

Like your target state, the roadmap will evolve over time. This tool collaboratively sets the direction and ensures that commercial goals are met. Use the roadmap to communicate the modernization direction with your stakeholders and align the organization.

Conclusion

Starting your payments infrastructure modernization can seem daunting. Change is difficult for many organizations, and for those that run critical infrastructure, it can be even more challenging. However, with the right balance of planning and action, and with guidance from a trusted partner, you can modernize your infrastructure with confidence.

Advancements in cloud technology have made it possible to progressively modernize your payments infrastructure. Red Hat can help you support multiple architectures and deployment models using the same cloud platform. Whether your journey to the cloud includes rehosting existing virtualized components on-premise, or migrating to microservices off-premise, Red Hat provides an industrialized cloud platform and the experience to help you reach your destination.

Red Hat has helped payments organizations across the globe adopt cloud technology to become more efficient and competitive. Learn how Red Hat can successfully modernize your [payments infrastructure](#).

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