



# Laying the Foundations For Successful Cloud Contact Centre Transformation in Financial Services

## Executive summary

Financial services organisations are at a critical juncture. Migrating to cloud contact centres represents a significant strategic opportunity to transform customer experience (CX) and employee experience (EX), efficiency and regulatory compliance through a platform that supports continuous innovation. However, poorly planned implementations can create the very problems they are intended to solve.

Drawing on knowledge and experience gained from over 100 successful cloud migrations this white paper offers a safe path forward with recommended best practices that ensure risk avoidance and systematic execution.

# Contents

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Introduction	3
Why migration methodology matters	4
Shared challenges	5
Risk register	6
Risk #1 - Documentation and knowledge gaps	6
Risk #2 - Lack of robust discovery and best practice methodologies	7
Risk #3 - Resource and skill constraints	8
Risk #4 - Legacy system integration complexity	9
Risk #5 - Data migration challenges	10
Risk #6 - Compliance and regulatory drop-offs	11
Risk #7 - Inadequate quality assurance and testing	12
Risk #8 - Audit and governance requirements	14
Risk #9 - Cutover and go-live risks	15
Risk #10 - Post-migration performance and visibility	16
Skipton Building Society Design Solution	17
Why Kerv?	18


Leveraging skills and resources across six complementary practices, Kerv offers a suite of cloud-led enterprise software applications, consulting services, communication compliance, cloud networking, information security, CX contact centre services, software development, and data and AI. All these services are collaboratively delivered from under one roof, preserving the deep sector and subject matter expertise required for undertaking complex transformational projects in financial services.


Furthermore, this prescriptive methodology has been tested, deployed and validated with Kerv clients and major financial brands such as Skipton Building Society, Atom bank, NatWest, HSBC, Standard Chartered Bank, BNP Paribas, and Barclays.

**The business outcomes that have been consistently achieved include:**

 **Systematic risk mitigation** across 10 critical categories (see Page 5).

 **Independent CX assurance** using Cyara automation tools and techniques.

 **Proven delivery** with a minimum viable product (typically 120 days) and full rollout (240 days).

 **Financial services expertise** with a deep understanding of compliance and regulatory requirements.

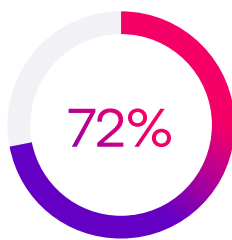
 **Stable platform for growth** and accelerated digital and AI innovation.



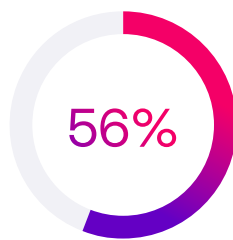
Migration quality determines the ability to innovate afterwards. Organisations that execute migrations systematically can rapidly deploy transformative capabilities. Those that don't face extended periods of managing operational issues and risk being left behind due to suboptimal CX and EX.

# Why migration methodology matters

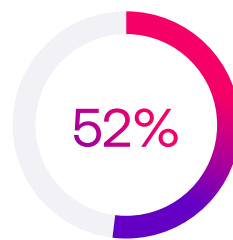
Legacy on-premises contact centre technology has served financial services well for decades. However, today's experience-driven economy and hybrid working practices demand fundamental change. Customers expect seamless experiences across phone, chat, mobile, web, social and messaging apps. Other factors they value most when interacting with a brand include:



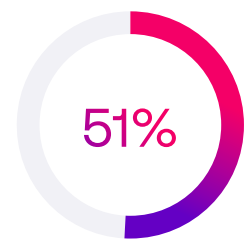
They listen to me and understand what I'm trying to achieve



They know my account history and current activities with that company



They ensure I don't have to repeat myself



They anticipate my intentions and proactively offer solutions

Source: The State of Customer Experience Report, Genesys, 2025.

Cloud Contact Centre as a Service (CCaaS) platforms make it easier for financial firms to deliver those promises while also offering other significant advantages over on-premise systems, including:



**Fiscal management:** CapEx to OpEx models provide budget flexibility with predictable costs.



**Access to innovation:** Regular new feature releases help orchestrate the right customer outcomes through the latest AI, analytics and automation capabilities.



**Operational flexibility:** High scalability smooths contact centre traffic spikes and ensures service levels are not compromised during peak demand.



**Regulatory alignment:** The Financial Conduct Authority (FCA) and Prudential Regulation Authority (PRA) both mandate operational resilience; firms must identify important business services, set impact tolerances and maintain service during disruptions. CCaaS platforms support these requirements through geographic redundancy, automated failover and comprehensive monitoring.

# Shared challenges

Financial services organisations recognise that simply replicating the same channels and contact centre capabilities in the cloud will not maximise return on investment. They aspire to create a foundation for continuous innovation. For example, by introducing agentic AI (for improved self-service), predictive analytics (for proactive engagement), autonomous agent assistance (for increased productivity and agent wellbeing) and real-time personalisation at scale (for greater customer loyalty).

Yet, innovation first requires stability, which means establishing a solid contact centre foundation before pursuing transformative goals. Among the most common pitfalls that derail cloud migration projects, delay innovation and compromise service quality are:

Undocumented dependencies discovered during critical phases.	Continuity during transition.	Integration complexity with legacy systems.
Inadequate testing, leading to production issues.	Resource constraints managing both business-as-usual and migration.	Lack of visibility post-migration.

Systematic mitigation through a prescriptive methodology, independent validation and comprehensive lifecycle assurance greatly reduces these risks.

The Know Your Customer (KYC) framework has far-reaching implications for financial firms. Additionally, those that anticipate customer needs and deliver hyper-personalised interactions build trust and loyalty. In contrast, those firms that don't risk losing relevance and, ultimately, business when customers switch to competitors that do.





## The risk register

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The following section explores ten critical categories that financial services face – ranging from data migration, integration complexity and resource and skill constraints to quality assurance, testing and live cutover – and provides practical mitigation strategies to strengthen operations, reduce risks and ensure secure, uninterrupted service delivery.



### Risk #1

Documentation and knowledge gaps

#### The challenge:

Legacy contact centres often lack current documentation of call flows, integrations, business rules and configurations. These blind spots are compounded by tribal knowledge, high staff turnover and aging systems.

#### Impact:

Missed dependencies during migration, failed cutover scenarios, extended discovery timelines, difficulty recovering from incidents.

#### How Kerv risk mitigation support services address this:

- Automated discovery of voice and digital flows to validate existing solutions.
- Structured discovery with business context and customer contact journey workshops, agent shadowing and mystery shoppers.
- Technical stream audits covering voice connectivity, network assessment, business application integrations and Microsoft Dynamics audit/integration.
- Recording stream assessment addressing the current state, secure storage and call/Teams voice/video recording.
- Automation of continuous integration (CI) and continuous delivery (CD) DevOps workflows, ensuring always-current documentation.
- Future state recommendations report with a validated backlog.

#### The outcome:

Comprehensive, auditable documentation that supports regulatory requirements and enables rapid issue resolution.



## Risk #2

Lack of robust discovery and best practice methodologies

### The challenge:

Without proven blueprints, teams start from scratch and spend excessive time during the discovery phases, reinventing solutions to problems that have already been solved elsewhere across the financial services sector.

### Impact:

Delayed time-to-value, suboptimal designs, missed opportunities for optimisation, extended timelines before innovation initiatives can begin and budget overruns.

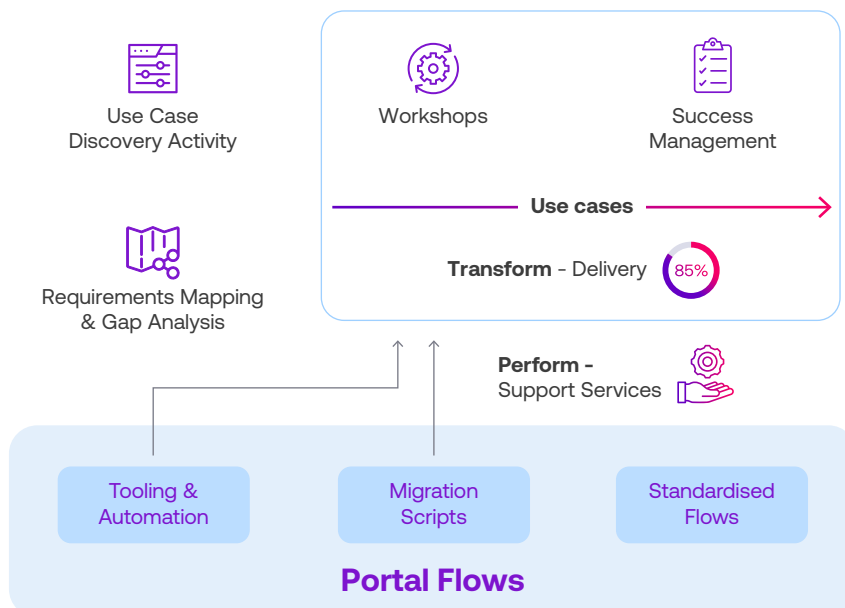
### How Kerv risk mitigation support services address this:

- ▶ CX Portal provides access to pre-defined configurations from 100+ migrations, allowing automated deployment for common financial services use cases.
- ▶ CX and EX industry best practice, combined with Genesys optimisation expertise.
- ▶ Fast, low-risk and personalised design approach.
- ▶ Structured discovery with clear deliverables such as business context, customer journeys, workforce engagement and technical assessment.

### The outcome:

Accelerated discovery, optimised designs and safe deployment, reducing time-to-innovation.

## Accelerated Deployment



Accelerating deployment of Genesys Cloud CX through a standardised approach



### Risk #3

#### Resource and skill constraints

#### The challenge:

Internal teams often lack complete set of internal resources expertise while simultaneously managing business-as-usual operations and migration activities. Dual-running environments strain resources.

#### Impact:

Project delays compromised quality in both BAU and migration work, leading to team burnout and an inability to support innovation initiatives post-migration.



#### How Kerv risk mitigation support services address this:

- ▶ ‘Collaborate as One Team’ model with clearly defined roles, ensuring that transformation, quality and delivery teams are set up for success.
- ▶ Dedicated Kerv specialists (CX consultants, Solution Architects, Genesys Cloud CX developers, functional consultants, WEM specialist, Business Change Consultants, programme managers, trainers, scrum masters) filling internal resource, knowledge and skill gaps.
- ▶ Phased approach (80% of Day 1 requirements managed using waterfall methodology), allowing internal teams to focus on critical operations.
- ▶ Structured governance with an appropriate meeting cadence:
  - ▶ Daily sprint planning, stand-ups and backlog refinement.
  - ▶ Twice-weekly progress meetings to ensure effective project, technical design, risk and issue management.
  - ▶ Monthly architecture, design, environmental and new release reviews.
  - ▶ Quarterly operating steering committees and executive forums.

#### The outcome:

Fast, effective knowledge transfer and sustained BAU service levels without creating vendor dependency.



#### Risk #4

#### Legacy system integration complexity

#### The challenge:

Legacy systems often utilise tightly coupled architectures, proprietary protocols and undocumented APIs. CRM systems (such as Microsoft Dynamics), HR Systems, data warehouse, knowledge sources and custom applications require careful integration planning.

#### Impact:

Integration failures cause service disruptions, degrade CX and EX, block innovation deployment and extend development cycles.

#### How Kerv risk mitigation support services address this:

- ▶ Pre-packaged and pre-integrated CX products, including:
  - ▶ **CX Connect** linking Genesys Cloud CX with Microsoft Dynamics.
  - ▶ **CX Vizz** out-of-the-box dashboards, allowing users to leverage existing skillsets without having to learn a new platform.
  - ▶ **Compliance Cloud** to ingest and record customer conversations across voice, mobile, Teams and other legacy systems.
  - ▶ **CX Knowledge** connecting Genesys Cloud CX with existing on-demand resources, data lakes and knowledge bases.
- ▶ Proven 'Lego Blocks' within Genesys Cloud CX Flow, supporting pre-defined, configurable use cases.
- ▶ Rigorous integration design planning.
- ▶ Best practice guidance and architecture blueprints from over 100 migrations.

#### The outcome:

Reusable components accelerate time-to-value, reduce customisation risk and create a stable base for innovation.





## Risk #5

### Data migration challenges

#### The challenge:

Historical customer interactions, agent performance metrics, compliance records and reporting data all require diligent preparation and validation.

#### Impact:

Loss of customer history affects service quality, resulting in reporting and performance monitoring gaps, regulatory non-compliance and a general inability to derive insights for future improvements.

#### How Kerv risk mitigation support services address this:

- ▶ Extensive data migration experience specifically within financial services covering 70% of Tier 1 banks (Barclays, HSBC, Standard Chartered Bank, NatWest, BNP).
- ▶ Proven methodologies for data quality validation and complex transformations, backed by full audit trails.
- ▶ Compliance-aware data handling in line with FCA data sovereignty and chain of custody requirements, ensuring record validity in court.
- ▶ Comprehensive CX assurance package.
- ▶ Experts with specialist data migration skills, ensuring accuracy and completeness.

#### The outcome:

Complete data migration ensuring continuity of customer service with full regulatory audit capability.



## Risk #6

### Compliance and regulatory drop-offs

#### The challenge:

Maintaining continuous call recording is essential for regulatory (FCA, MiFID II) purposes during and after migration. This task is complicated by increased opportunities for recording gaps, retention policy failures and audit trail interruptions.

#### Impact:

Regulatory breaches, potential FCA penalties, reputational damage, risks to operating permissions and failed regulatory audits.

#### How Kerv risk mitigation support services address this:

- Compliance practice with in-depth financial services industry experience and expertise.
- Compliance Cloud solution and support services, enabling firms to ingest legacy recordings and record customer conversations across ancillary channels such as mobiles, MS Teams, Zoom, field sales, financial advisors and branch staff recording.

#### The outcome:

Regulatory confidence through continuous recording compliance with zero gaps and audit-ready evidence.





## Risk #7

### Inadequate quality assurance and testing

#### The challenge:

Contact centre migrations require comprehensive testing of call and digital flows, integrations, agent workflows, and performance under load. Manual testing cannot adequately cover all scenarios and introduces human error.

#### Impact:

Production defects, CX degradation, Agent productivity loss, Stakeholder confidence erosion, Extended UAT efforts, Unplanned downtime, Delayed go-live deployment.



#### How Kerv risk mitigation support services address this:

A comprehensive CX Assurance package supported by independent QA teams (separate from delivery) and award-winning financial assurance tools from Cyara, for objective validation throughout the project lifecycle.

- ▶ Automatic crawling and documentation of existing flows using Cyara tools
  - ▶ Accurately sizes and scopes the cloud migration.
  - ▶ Reduces risk and improves CX quality.
  - ▶ Validates migration readiness before commitment.
- ▶ Automated functional testing using Cyara tools
  - ▶ Reduces risk by increasing coverage and removing human error.
  - ▶ Improves quality with fewer defects escaping, thereby enhancing IVR containment and sales, while lowering costs.
  - ▶ Provides end-to-end synthetic testing of complex processes such as CTI, agent routing, data passing, callback capabilities and outbound messaging.
- ▶ Bot and agentic AI testing using Cyara tools
  - ▶ Offers conversational AI assurance for chatbot implementations.
  - ▶ Conducts end-to-end testing of conversational AI assessing guardrails, performance and usability of next generation bots.

- ▶ Performance testing using Cyara tools
  - ▶ Automatically generates simultaneous calls at scale.
  - ▶ Validates Genesys and third-party integrated solutions (MPLS, VPN and other services exposed via APIs).
  - ▶ Validates key components of contact centre infrastructure to ensure they operate individually and together as designed.
  - ▶ Allows for retesting in the event issues are identified.
  - ▶ Provides detailed summary reporting after each test cycle.
  
- ▶ Dress rehearsal (business readiness)
  - ▶ Generates real-world traffic for business readiness sign-off.
  - ▶ Assesses how well the solution integrates with new IT and business processes or workflows.
  - ▶ Supports business Go/No-Go planning meetings.
  
- ▶ Go-Live assurance
  - ▶ Conducts go-live release testing and confirmation.
  - ▶ Confirms that the solution is ready for production traffic on cutover.
  - ▶ Validates all TFNs and DDIs post-cutover.
  - ▶ Performs low-volume smoke testing to validate the solution's operational status.
  - ▶ Provides a summary report.

**The outcome:**

Independent validation providing objective stakeholder confidence, reduced production defects and audit evidence.





## Risk #8

### Audit and governance requirements

#### The challenge:

Comprehensive evidence must be compiled for internal audit functions, Operational Resilience functions, regulatory scrutiny and due diligence. Inadequate documentation and missing test evidence can result in failing audit requirements.

#### Impact:

Failed internal audits, inability to demonstrate due diligence, project delays due to remediation, increased regulatory scrutiny and loss of stakeholder confidence.

#### How Kerv risk mitigation support services address this:

- Governance & Steer
  - Design authority and change board integration with existing governance structures.
  - Transparent governance with quarterly operating steering committees and executive forums.
  - Change management analysis and tracking. Release management with clear documentation.
  
- Quality Assurance
  - Stringent functional and non-function testing, along with dress rehearsals to satisfy Business Readiness Council concerns.
  - Comprehensive transparent test evidence from independent QA throughout the lifecycle.
  - Detailed summary reporting provided after each test cycle.

Automated documentation integrated with Azure DevOps (ADO), ensuring an always-current audit trail.

#### The outcome:

Audit-ready evidence, clear demonstration of regulatory compliance and increased stakeholder confidence.





## Risk #9

### Cutover and go-live risks

#### The challenge:

Contact centre cutovers are high-risk events requiring precise coordination of large volumes of telephone numbers, routing configuration assessments, integration validations and user readiness. Poor planning can invariably lead to service disruption. Manually regression testing a large set of numbers is time consuming and error prone and can lead to misrouted and missed calls during transition phase.

#### Impact:

Service outages, customer dissatisfaction, revenue loss, reputational damage, excessive fines, emergency rollbacks and erosion of stakeholder confidence.

#### How Kerv risk mitigation support services address this:

- Confidence that the solution is ready for production traffic upon cutover.
- Structured cutover planning with comprehensive dependency management defined in method of procedure and service handbook.
- Technical go-live process with clear sequencing, rollback procedures and real-time validation protocols.
- Go-live assurance using Cyara for automatic regression testing of all ingress routes and DDIs post-cutover.
- Summary reports providing transparency.

#### The outcome:

Disruption minimised through controlled cutovers, documented rollback capability and rapid issue resolution.





## Risk #10

### Post-migration performance and visibility

#### The challenge:

Without continuous monitoring, performance degradation and emerging issues can go undetected until they significantly impact customers and agents. Reactive approaches lead to extended problem resolution.

#### Impact:

Customer dissatisfaction, a decline in agent productivity, an inability to confidently deploy innovations, reactive firefighting and extended mean-time-to-repair (MTTR).

#### How Kerv risk mitigation support services address this:

- ▶ Pulse continuous monitoring: End to End Monitoring of critical-service lines
  - ▶ Real-time visibility of post-migration CCaaS and CX performance.
  - ▶ Fast issue resolution, minimising impact on sales and customer satisfaction.
  - ▶ Identifying and resolving trends before they impact performance.
  - ▶ Fixing low-level ongoing issues that affect agent productivity and customer satisfaction.
- ▶ ResolveAX agent monitoring: quickly identify and mitigate user errors
  - ▶ Real-time tracking of the agent environment in multiple dimensions with browser-based application analysis.
  - ▶ Automatically collects, organises and alerts stakeholders with data that drives rapid root-cause analysis and MTTR.
  - ▶ Resolution guidance via troubleshooting playbooks.
  - ▶ Agents and non-technical contact centre teams are empowered to resolve issues faster, improving uptime and reducing effort.

#### The outcome:

Proactive issue detection, reduced MTTR, maintained service quality and increased confidence for future innovations.



### Discovery & Design

## Discovery & Design

Automated Configuration and Interactive Voice Response (IVR) Discovery: Kerv utilised Cyara Velocity CX to automatically crawl Skipton's IVRs, providing up-to-date documentation of all flows. Armed with the relevant fact-based documentation, Skipton and Kerv operated as a single team during design sessions to ensure accurate reflection of the new solution.

"The can-do attitude from Kerv Experience was exceptional and really helped us through some tricky brick wall moments," said Ben Shirt, Project Manager at Skipton Building Society. "We had a large work backlog... (Kerv) came up with smarter ways of getting from A to B more quickly and safely. That was probably the first time we'd used automated document discovery."



### Configuration & Integration

## Configuration & Integration

Kerv applied best practices learned from over 100+ successful Genesys Cloud implementations to configure the platform and integrate it with the wider application landscape, such as legacy fax applications and data warehouse platforms.

"Understanding the impact and associated risks for a project of this size and developing solutions at real pace was a relatively new discipline. In some instances, we identified a problem at the start of the day, captured requirements in the morning and had a solution built to release by the afternoon. For me that is what agile development is really about. Enhancing our speed to market," said Stephen McNamara, Head of Digital Commercialisation.



### Training & Preparation

## Training & Preparation

Kerv collaborated with Skipton's business readiness council and training teams to provide bespoke training materials, enabling Skipton to tailor the training to their colleagues, ensuring readiness for platform adoption.

"Kerv Experience introduced us to change management experts at its sister practice Kerv Consult," Ben recalled. "A highlight was their ability to understand different user personas and complex requirements very quickly, turning around training material within three weeks for 1,700 colleagues. Agents, supervisors, and admin people felt the system behaved precisely as during training."



### Testing & Quality Assurance

## Testing & Quality Assurance

Kerv offered hybrid manual and automated testing. Kerv's International Software Testing Qualifications Board (ISTQB) certified test manager planned and coordinated all the QA efforts and test plan. This enhanced overall test coverage and reduced User Acceptance Testing (UAT) time, with Kerv's QA test tooling consisting of Azure DevOps (ADO) and Cyara CX Assurance tooling.

"Previous telephony deployments required up to three months of dedicated UAT, but this was drastically reduced to no more than three weeks using Cyara automated testing tooling." Ella Allen, Senior Technical Project Manager



### Go-Live Preparation

## Go-Live Preparation

Skipton and Kerv worked together closely in preparing for the go-live event, co-ordinating Business Readiness workstreams and covering:

- ▶ **Dress Rehearsal:** Kerv and Skipton simulated the go-live event, which helped to minimise risk and satisfied business readiness workstreams and internal audit teams.
- ▶ **Performance Testing:** As a highly regulated business, Skipton was required to performance check the solution end-to-end. Kerv also used Cyara Cruncher to ensure it could handle the maximum peak load.



### Go-Live Assurance & Hypercare

## Go-Live Assurance & Hypercare

Kerv collaborated with Skipton and other third parties to ensure a successful go-live. Kerv provided regression testing of all lines during the cutover, enabling quick identification and rectification of number translation errors on the fly. Skipton co-ordinated effective reporting lines on the go-live date, with Kerv onsite to assist with any user errors. Kerv also used Cyara Pulse for continuous regression testing and monitoring during hypercare to ensure all lines performed as expected.

Moving the contact centre to the cloud was one of the first deliverables from a large-scale transformation programme. "There were lots of eyes watching, so we couldn't afford to leave anything to chance," Ben added. "We needed to ensure internal stakeholders and key decision makers felt comfortable, particularly among our Business Readiness Council and internal audit team".

# Why Kerv?

Kerv has a proven track record in Financial Services expertise and successful partnerships with leading institutions.

## Our market leadership credentials by numbers:



**7 out of 10** Tier 1 UK banks, including NatWest, HSBC, Standard Chartered Bank, BNP Paribas and Barclays.



**Platinum Global** Verint Partner.



**100+** cloud contact centre migrations successfully delivered.



**240 clients** with financial services accounting for 30% of revenue.



**UK Genesys Elite Partner**



**500+ staff** with **1000+** Microsoft certifications.

## Our prescriptive approach systematically addresses individual risks while building solid foundations for innovation.

We bring tested patterns for specific challenges, not experimental approaches. For example, through structured discovery, collaborative delivery, automation pipelines, pre-packaged integrations, independent CX Assurance, comprehensive compliance expertise, and dedicated people and change management know-how.

## The journey doesn't end at go-live.

Continuous monitoring maintains quality and enables confident enhancement. That stable platform unlocks transformative innovations – such as generative AI, predictive analytics, autonomous assistance and real-time personalisation – enabling financial firms to extend their competitive advantage.



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