



# WHEN WE SAY "CLOUD", WHAT DO WE REALLY MEAN?

More and more banks are on their journey to the cloud. It is no longer seen as the future or an emerging trend; it has become a critical tool to remain competitive. But the first question banks must ask themselves is, what does 'cloud' mean to them?

### Why move payments to the cloud?

It's commonly accepted that all business is becoming digital. As part of that, the cloud will be the new operating model in banking.



### **The Drivers**







## The cloud maturity model...



#### **Cloud Ready**

This level of cloud maturity is "lift and shift" — taking an existing architecture or solution and migrating it to work in the cloud.



#### Cloud Native

Solutions are architected specifically for cloud operation, using cloud constructs and allowing constant updates.

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Cloud means different things to different clients. But while the way they define cloud may vary, the drivers behind their decision are far more consistent.\*\*

### **WANT TO LEARN MORE?**

Read our latest report When We Say 'Cloud' What do We Really Mean?