

# Litmus

## Research-Grade Buyer Intelligence

A comprehensive library of 60 research-grade personas built from 50+ BrandThnk workshops and validated through 200+ public and private sources. Predictive behavioral models for C-suite buyers in fintech and financial services.

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**BrandThnk**

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## Persona Variations (50)

Variations adjust asset size, core platform, digital maturity, board dynamics, and trigger events while preserving base behavioral profiles. Each variation represents different institutional contexts and decision-making pressures.

## The 8-Layer Behavioral Model

Layer 1: Identity	Career narrative, education, location
Layer 2: Institution Profile	Type, size, market, customer base
Layer 3: Role Authority	Budget power, buying committee role
Layer 4: Technology Landscape	Core platform, digital banking, APIs
Layer 5: Psychographics	Risk tolerance, decision style, trust
Layer 6: Pain Points	Top challenges, competitive pressures
Layer 7: Buying Context	Budget cycles, sales expectations
Layer 8: Messaging Receptivity	Language that works and fails

BASE-01 • Base Persona

# Robert "Rob" Castellano

President and Chief Executive Officer | \$7.2 billion | Birmingham, Alabama | Age 58

## Layers 1-2: Identity & Institution

### Career Background

Rob started as a commercial loan officer at a regional bank in Huntsville at 24, grinding through credit analysis for six years before moving into branch management. He made his name turning around an...

### Education

BS Finance, University of Alabama; MBA, Vanderbilt Owen Graduate School of Management

### Institution Type

Community bank (state-chartered)

### Market Footprint

Birmingham metro, Huntsville, Tuscaloosa, Mobile. Single-state, 4-market footprint.

### Customer Base

60% consumer, 30% small business, 10% commercial/CRE. Strong in healthcare and automotive dealer verticals.

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$2M. Board approval required for technology contracts over \$2M or multi-year commitments over \$5M total.

### Buying Role

Final decision maker. Signs every technology contract over \$500K. Chairs the Technology Steering Committee (meets quarterly, but Rob often skips in favor of the CFO running it).

### Board Relationship

Strong. Rob was the board's handpicked successor. Three board members are major shareholders and clo...

### Core Platform

Fiserv Premier (on-premise, hosted at Fiserv data center). Installed 2014. Contract renewed 2021 for 5 years through 2026.

### Digital Banking

NCR Digital Insight (consumer and business online/mobile). Aging platform. User complaints increasing. The CIO has been pushing for Q2 or Alkami for 18 months but Rob has not prioritized it.

### Cloud Posture

Minimal. Email on Microsoft 365. Everything else on-prem or Fiserv-hosted. Rob is skeptical of cloud for banking data.

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Conservative. Rob has seen two competitors fail from aggressive growth. He believes steady, relationship-driven growth protects the bank and its communities.

### Decision Style

Gut-instinct tempered by CFO data. Rob trusts people, not slide decks. He makes decisions by talking to peers and trusted advisors, not by reading ana...

### Trust Signals

Peer CEO references (strongest). Face-to-face meetings with vendor leadership. Vendor's financial stability and years in business. Local/regional presence (a vendor with a Southeast office gets more trust than one headquartered in San Francisco).

### Top 3 Challenges

- Deposit competition: Losing younger customers to Chime and Marcus. Net new checking accounts down 12% year-over-year. Th...
- Core contract renewal pressure: Fiserv renewal is 8 months away. The CFO wants to negotiate harder this time. Rob is not...
- Talent: Lost his best commercial lender to a fintech last year. Struggling to hire anyone under 35 for technology roles....

### Current Priority

Prepare the Fiserv renewal negotiation strategy while keeping the board satisfied that digital transformation is being addressed.

## Layer 7: Buying Context

### Active Trigger

Fiserv Premier contract renewal in 8 months. Board pressure on digital after competitor launch. These two forces are converging to create the first serious technology evaluation cycle in 5 years.

### Budget Range

### Sales Cycle

9-15 months for anything significant. Rob does not rush. He once took 22 months to select a treasury management vendor.

### Integration Requirements

\$8.5M annually (including core contract, all vendor subscriptions, IT staff, and consulting). About 11% of non-interest expense.

Must integrate with Fiserv Premier. If it does not have a certified Fiserv integration, Rob will not consider it. Period.

### Layer 8: Messaging Receptivity

#### ✓ Language That Resonates

We work with 40 community banks your size across the Southeast.

Here is what First National in Jackson said about their experience with us.

This integrates natively with Fiserv Premier. No middleware required.

You will not need to hire additional staff to manage this.

#### ✗ Language That Repels

Disrupt your legacy infrastructure. (Rob hears risk, not opportunity)

AI-powered anything without a specific, provable use case (Rob has heard this pitch too many times)

Move fast and break things. (Rob's bank serves 80,000 customers who cannot afford a broken system)

Our Series C funding... (Rob does not care about your investors; he cares about your P&L)

#### Proof Requirements

Peer references from 3+ banks between \$3B-\$15B, ideally in the Southeast. A face-to-face meeting with the vendor CEO or President. Audited financial statements showing profitability. A site visit to an existing client of similar size.

#### Champion Potential

Low-to-moderate. Rob is unlikely to champion a fintech vendor internally. He is more likely to delegate championship to the CIO or CFO while providing air cover. The best path to Rob is through Karen (CFO) or through a peer CEO reference. If a peer CEO Rob respects endorses the vendor, Rob will move faster than his typical pace.

BASE-02 • Base Persona

# Sandra "Sandy" Okonkwo

Chief Executive Officer | \$12 billion | Portland, Oregon | Age 52

## Layers 1-2: Identity & Institution

### Career Background

Sandy started as a commercial lending officer at a regional bank in Chicago at 25, quickly moving into credit administration and risk management. She built a reputation for rigorous financial discipli...

### Education

BA Economics, Howard University; MBA Finance, University of Chicago Booth School of Business

### Institution Type

Credit union (federally chartered)

### Market Footprint

Portland metro, Eugene, Salem, Vancouver Washington. Four-state presence (Oregon, Washington, Idaho, Northern California).

### Customer Base

78% consumer (30% young professionals under 35, 48% ages 35-60), 22% small business. Strong in healthcare, education, and nonprofit verticals due to employer partnerships.

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$3M. Board Finance Committee approval for technology contracts over \$3M or multi-year commitments over \$7M total.

### Buying Role

Final decision maker and strategic filter. Reviews all technology contracts over \$1M personally. Chairs the Digital Strategy Committee (meets monthly, hands-on involvement).

### Board Relationship

Strong but requires navigation. Sandy was the board's consensus choice after the previous CEO's abru...

### Core Platform

Jack Henry Symitar (hosted SaaS, contractually locked through 2028). Installed 2015. Comprehensive financial management system.

### Digital Banking

Alkami (consumer and business online/mobile, go-live 18 months ago). Strong adoption. Member satisfaction 4.2/5 on NPS tracking.

### Cloud Posture

Strategic cloud adoption. Mission-critical (core, lending) stays on Jack Henry-hosted infrastructure. Ancillary and growth systems (analytics, member engagement, business intelligence) target cloud-native architecture. Cyber insurance vendor requires cloud-native security baseline.

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Moderate with financial discipline. Sandy views calculated risk (backed by ROI analysis) as essential for competitive survival. But she distinguishes sharply between strategic risk and operational risk. She will not tolerate vendor risk or implementation risk.

### Decision Style

Data-driven ROI analysis first, then peer reference validation. Sandy requires a financial case: upfront cost, 3-year TCO, revenue impact or cost savi...

### Trust Signals

Audited financials and 3+ years of stability (vendor viability). Peer CU references with similar-sized institutions. Clear ROI model with conservative assumptions. Implementation partner track record (how many CUs have they successfully gone live with?). Direct access to vendor leadership who understand credit union economics.

### Top 3 Challenges

- Member attrition: Younger members (ages 18-34) declining 8% year-over-year, driven by neobank switches (Chime, Marcus, A...
- Core contract lock-in: Jack Henry Symitar contract through 2028 limits negotiating leverage. Sandy is using the renewal ...
- Generational board divide: Five members under 50 push for aggressive digital spending. Eight members over 60 view techno...

### Current Priority

Complete the member experience modernization (mobile app enhancement, open banking APIs) while demonstrating member NPS and deposit growth correlation to justify continued digital investment to conservative board voices.

## Layer 7: Buying Context

### Active Trigger

### Sales Cycle

Strategic digital acceleration initiative. Member attrition is driving urgency. Board is willing to fund digital investments if ROI is clear. Jack Henry roadmap roadblock is creating demand for third-party solutions (APIs, fintech integrations, AI).

**Budget Range**

\$45M annually (including core contract \$8M, IT staff \$12M, vendors \$15M, consulting/professional services \$10M). Represents 4.2% of total operating budget.

12-18 months for strategic platforms, 4-6 months for point solutions under \$1M. Sandy requires pilot phases for unproven vendors: 90-day pilot with 1-2 branches or user groups, then scale-or-kill decision.

**Integration Requirements**

Must integrate with Jack Henry Symitar via published API or certified integration partner. If integration requires Jack Henry professional services, cost and timeline must be quantified upfront.

**Layer 8: Messaging Receptivity**

<p><b>✓ Language That Resonates</b></p> <ul style="list-style-type: none"> <li>ROI-backed language: 'This will reduce member churn by 2-3% based on peer CU data, generating \$1.2M annual deposit retention.'</li> <li>'Operating discipline': We have implemented this at 8 credit unions your size; average implementation cost was 15% of software cost, timeline 120 days.</li> <li>'Efficiency ratio impact': Your blended cost of member acquisition is \$180. This reduces it to \$165 through enhanced digital conversion.</li> <li>Peer CU references: 'Here is how \$8B and \$11B credit unions in your region are using this.'</li> </ul>	<p><b>× Language That Repels</b></p> <ul style="list-style-type: none"> <li>Mission-washing: 'We exist to serve the underserved.' (Sandy hears vague virtue signaling without operational specifics.)</li> <li>Member journey without metrics: 'Reimagine the member experience.' (Show me the NPS lift, deposit growth, or churn reduction.)</li> <li>Disruption language: 'Disrupt your legacy core.' (Sandy hears risk, not opportunity. She has a stable core through 2028.)</li> <li>Startup jargon: 'We are an AI-first, cloud-native fintech.' (What problem does this solve for my CU? Be specific.)</li> </ul>
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**Proof Requirements**

Audited financials or SOC 2 audit showing financial health. Case studies with 2+ credit unions in the \$8B-\$15B range. Implementation cost/timeline documented in writing. Reference calls with CIO and CFO, not just generic references. A 30-day pilot option with explicit success criteria (e.g., '80% adoption rate, member satisfaction 4+/5').

**Champion Potential**

Moderate-to-high. Sandy is a pragmatic decision maker who will champion a vendor if the business case is clear and peer validation exists. The best path is: (1) Financial case with conservative ROI assumptions, (2) 2+ peer CU references (Sandy will call them herself), (3) Vendor financial transparency, (4) Documented implementation methodology. If these are strong, Sandy will internally sponsor the deal against board skepticism.

BASE-03 • Base Persona

## David Park

Senior Vice President, Technology and Digital Innovation | \$4.8 billion | Columbus, Ohio (metro area; lives in Upper Arlington) | Age 54

### Layers 1-2: Identity & Institution

#### Career Background

David started his banking IT career in 1996 as a systems administrator at a regional Ohio bank. He spent 12 years in infrastructure roles, moving from network admin to infrastructure manager to direct...

#### Education

BS Computer Science, Ohio State University; MBA, Fisher College of Business (Ohio State); Certified Information Security Manager (CISM)

#### Institution Type

Community bank (state-chartered, mutual holding company structure)

#### Market Footprint

Central Ohio (Columbus, Delaware, Westerville, Worthington, New Albany, Sunbury). Single-state, 1-metro footprint with expansion into adjacent counties.

#### Customer Base

65% consumer (retail), 25% small business (under \$5M revenue), 10% commercial/CRE. Strong in professional services, real estate development, and healthcare verticals.

### Layers 3-4: Authority & Technology

#### Budget Authority

Approval up to \$500K for unbudgeted items with CFO signature. Full authority over IT operations budget (\$3.2M annually). Vendor selection authority for technology procurements up to \$1M (with CFO co-signature). Recommends technology strategy to the CFO; CFO presents to CEO and board.

#### Buying Role

Primary technology evaluator and recommender. Signs off on all technology RFPs and vendor contracts. Chairs the Information Technology Committee (meets monthly, reports to the Technology Steering Committee chaired by the CFO). Influences the CRO (Chief Risk Officer) on vendor risk assessment.

#### Board Relationship

Indirect. David does not attend board meetings. His recommendations reach the board through the CFO ...

#### Core Platform

Jack Henry SilverLake (on-premise, hosted at Jack Henry data center, co-hosted with disaster recovery). Installed 2005. Contract renewed in 2023 for 4 years through 2027.

#### Digital Banking

Jack Henry Digital (consumer online/mobile, acquired from Fiserv Digital Insight in 2021). Aging technology stack, slow to innovate. User experience lags competitors. Net Promoter Score of 31 (industry average for community banks is 42). David has been pushing for a replacement (seriously considering Alkami, Q2, or Jack Henry's newer Ensarta platform) for 18 months, but the CEO will not prioritize spending on digital until the market pressures him.

#### Cloud Posture

Transitional. Email on Microsoft 365 (Exchange Online). File storage on OneDrive/SharePoint. Disaster recovery failover infrastructure on AWS (implemented after the ransomware scare). Snowflake data warehouse on AWS. Everything else either on-premise or Jack Henry-hosted. David's internal strategy document (not yet board-approved) calls for 60% of non-core workloads in cloud by 2028, but this is considered aggressive by the CFO and CEO.

### Layers 5-6: Psychology & Pain Points

#### Risk Tolerance

Moderate-to-high, but risk-aware. David distinguishes between operational risk (which he has low tolerance for) and strategic risk (which he believes is necessary). The ransomware attack taught him that stasis is not safe—that clinging to outdated infrastructure is actually a higher-risk posture than modernizing. He has become a 'measured risk-taker,' willing to pilot new technologies in controlled environments (like the Snowflake proof-of-concept) before full rollout.

#### Decision Style

Data-driven with peer input. David is not gut-instinct like the CEO. He requires technical depth in vendor evaluations, operational metrics, and use-c...

#### Top 3 Challenges

- Talent: Losing developers and security engineers to larger banks, fintech companies, and cloud consultancies. Cannot mat...
- Jack Henry lock-in: The 2023 core contract renewal locked him in through 2027 without commitments to API modernization, ...
- Organizational resistance to modernization: The CEO and CFO are risk-averse and skeptical of the cloud push. The CEO say...

#### Current Priority

**Trust Signals**

Peer CIO references (strongest, especially from banks that went through similar modernization). Technical depth of vendor team (speaks his language). Transparency about limitations and tradeoffs (David respects vendors who say 'this is a good fit for X, not for Y' rather than overselling). Proof-of-concept results. Vendor's long-term financial stability and product roadmap clarity. Open architecture and API-first design.

Complete the planning for the digital banking platform replacement (targeting vendor selection by Q4 2026, implementation in 2027). This is the one thing David can win in the next 18 months without core platform replacement.

**Layer 7: Buying Context****Active Trigger**

N/A

**Budget Range**

\$3.8M annually (IT operations \$3.2M, vendor subscriptions and professional services \$600K). This does not include salary costs for the 52-person IT team (approximately \$5.2M including benefits). Total technology spend is approximately \$9M annually, roughly 10% of non-interest expense.

**Sales Cycle**

9-18 months for significant technology decisions. Digital banking platform replacement will likely be 15-18 months from RFP to contract signature (with implementation starting concurrently). David does not rush, but he moves faster than the CEO. He is comfortable with 6-9 month evaluation cycles if the vendor is strong.

**Integration Requirements**

Must be documented as compatible with Jack Henry SilverLake core. Ideally has a certified Jack Henry integration or pre-built API connectors. If custom integration is required, David needs a detailed integration plan with timeline and resource estimates from the vendor before committing.

**Layer 8: Messaging Receptivity****✓ Language That Resonates**

We have helped 35 community banks between \$2B-\$8B modernize their digital banking without rip-and-replace of the core platform.

Our platform integrates via certified Jack Henry APIs. No middleware required. Here is our integration timeline: 120 days to go live.

Your peer CIO at [similar bank] led the implementation. He saw 40% reduction in customer complaints and 25% higher mobile adoption within 6 months.

This solution is cloud-native and API-first. You can decouple it from your core platform later if you need to.

**✗ Language That Repels**

Disrupt legacy banking. (David hears 'unnecessary risk.')

Move fast and break things. (David cannot move fast if it breaks banking.)

AI-powered everything without explaining the use case. (David has been burned by overpromised AI pilots.)

Our Series B funding... (David cares about profitability and financial stability, not investor money.)

**Proof Requirements**

Peer CIO references from 3+ banks in the \$2B-\$8B asset range who have implemented successfully in the past 24 months., A technical architecture document showing how the solution integrates with Jack Henry SilverLake via certified APIs (not custom development)., A detailed timeline and resource plan for implementation (in-house and vendor resources required)., SOC 2 Type II certification and a completed CRO vendor risk questionnaire with supporting documentation., A proof-of-concept pilot with a peer bank in the same asset range (David wants to see it working before committing)., Financial statements or credit rating showing 3+ years of profitability., A side-by-side technical comparison with incumbent vendors showing specific capability advantages., A sample contract with terms and data security provisions so the General Counsel can review upfront., Evidence of API-first architecture (not a web UI with underlying legacy integration).

**Champion Potential**

High. David is a genuine modernization believer and wants to move faster than the institution allows. If a vendor aligns with his technical vision, integrates smoothly with Jack Henry, and has peer validation from similar banks, David will actively champion the solution internally. He will present it to the CFO, negotiate budget, and build the case to the CEO. He has learned that solo advocacy does not work—he needs peer CIO references and financial justification to move the CFO and CEO—but he is willing to invest the time and effort to drive change. For the right vendor (particularly for digital banking platform replacement),

David is a powerful internal champion. The path to David is technical credibility + peer validation + integration clarity. If a vendor can demonstrate all three, David becomes a co-seller within the bank.

BASE-04 • Base Persona

# Maria Santos

Chief Information Officer | \$2.5 billion | Portland, Oregon | Age 44

## Layers 1-2: Identity & Institution

### Career Background

Maria is a CIO at a \$2.5B credit union who was hired to drive digital transformation but faced organizational resistance after a failed core upgrade...

### Education

BS Computer Science, Ohio State University; MBA, Fisher College of Business (Ohio State); Certified Information Security Manager (CISM)

### Institution Type

Credit union (federally chartered)

### Market Footprint

Central Ohio (Columbus, Delaware, Westerville, Worthington, New Albany, Sunbury). Single-state, 1-metro footprint with expansion into adjacent counties.

### Customer Base

65% consumer (retail), 25% small business (under \$5M revenue), 10% commercial/CRE. Strong in professional services, real estate development, and healthcare verticals.

## Layers 3-4: Authority & Technology

### Budget Authority

Approval up to \$500K for unbudgeted items with CFO signature. Full authority over IT operations budget (\$3.2M annually). Vendor selection authority for technology procurements up to \$1M (with CFO co-signature). Recommends technology strategy to the CFO; CFO presents to CEO and board.

### Buying Role

Primary technology evaluator and recommender. Signs off on all technology RFPs and vendor contracts. Chairs the Information Technology Committee (meets monthly, reports to the Technology Steering Committee chaired by the CFO). Influences the CRO (Chief Risk Officer) on vendor risk assessment.

### Board Relationship

Strained after failed core upgrade. The board lost confidence in IT...

### Core Platform

Jack Henry SilverLake (on-premise, hosted at Jack Henry data center, co-hosted with disaster recovery). Installed 2005. Contract renewed in 2023 for 4 years through 2027.

### Digital Banking

Jack Henry Digital (consumer online/mobile, acquired from Fiserv Digital Insight in 2021). Aging technology stack, slow to innovate. User experience lags competitors. Net Promoter Score of 31 (industry average for community banks is 42). David has been pushing for a replacement (seriously considering Alkami, Q2, or Jack Henry's newer Ensarta platform) for 18 months, but the CEO will not prioritize spending on digital until the market pressures him.

### Cloud Posture

Transitional. Email on Microsoft 365 (Exchange Online). File storage on OneDrive/SharePoint. Disaster recovery failover infrastructure on AWS (implemented after the ransomware scare). Snowflake data warehouse on AWS. Everything else either on-premise or Jack Henry-hosted. David's internal strategy document (not yet board-approved) calls for 60% of non-core workloads in cloud by 2028, but this is considered aggressive by the CFO and CEO.

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Moderate-to-high, but risk-aware. David distinguishes between operational risk (which he has low tolerance for) and strategic risk (which he believes is necessary). The ransomware attack taught him that stasis is not safe—that clinging to outdated infrastructure is actually a higher-risk posture than modernizing. He has become a 'measured risk-taker,' willing to pilot new technologies in controlled environments (like the Snowflake proof-of-concept) before full rollout.

### Decision Style

Data-driven with peer input. David is not gut-instinct like the CEO. He requires technical depth in vendor evaluations, operational metrics, and use-c...

### Trust Signals

### Top 3 Challenges

- Talent: Losing developers and security engineers to larger banks, fintech companies, and cloud consultancies. Cannot mat...
- Jack Henry lock-in: The 2023 core contract renewal locked him in through 2027 without commitments to API modernization, ...
- Organizational resistance to modernization: The CEO and CFO are risk-averse and skeptical of the cloud push. The CEO say...

### Current Priority

Complete the planning for the digital banking platform replacement (targeting vendor selection by Q4 2026,

Peer CIO references (strongest, especially from banks that went through similar modernization). Technical depth of vendor team (speaks his language). Transparency about limitations and tradeoffs (David respects vendors who say 'this is a good fit for X, not for Y' rather than overselling). Proof-of-concept results. Vendor's long-term financial stability and product roadmap clarity. Open architecture and API-first design.

implementation in 2027). This is the one thing David can win in the next 18 months without core platform replacement.

## Layer 7: Buying Context

### Active Trigger

N/A

### Budget Range

\$3.8M annually (IT operations \$3.2M, vendor subscriptions and professional services \$600K). This does not include salary costs for the 52-person IT team (approximately \$5.2M including benefits). Total technology spend is approximately \$9M annually, roughly 10% of non-interest expense.

### Sales Cycle

9-18 months for significant technology decisions. Digital banking platform replacement will likely be 15-18 months from RFP to contract signature (with implementation starting concurrently). David does not rush, but he moves faster than the CEO. He is comfortable with 6-9 month evaluation cycles if the vendor is strong.

### Integration Requirements

Must be documented as compatible with Jack Henry SilverLake core. Ideally has a certified Jack Henry integration or pre-built API connectors. If custom integration is required, David needs a detailed integration plan with timeline and resource estimates from the vendor before committing.

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

We have helped 35 community banks between \$2B-\$8B modernize their digital banking without rip-and-replace of the core platform.

Our platform integrates via certified Jack Henry APIs. No middleware required. Here is our integration timeline: 120 days to go live.

Your peer CIO at [similar bank] led the implementation. He saw 40% reduction in customer complaints and 25% higher mobile adoption within 6 months.

This solution is cloud-native and API-first. You can decouple it from your core platform later if you need to.

### ✗ Language That Repels

Disrupt legacy banking. (David hears 'unnecessary risk.')

Move fast and break things. (David cannot move fast if it breaks banking.)

AI-powered everything without explaining the use case. (David has been burned by overpromised AI pilots.)

Our Series B funding... (David cares about profitability and financial stability, not investor money.)

### Proof Requirements

Peer CIO references from 3+ banks in the \$2B-\$8B asset range who have implemented successfully in the past 24 months., A technical architecture document showing how the solution integrates with Jack Henry SilverLake via certified APIs (not custom development)., A detailed timeline and resource plan for implementation (in-house and vendor resources required)., SOC 2 Type II certification and a completed CRO vendor risk questionnaire with supporting documentation., A proof-of-concept pilot with a peer bank in the same asset range (David wants to see it working before committing)., Financial statements or credit rating showing 3+ years of profitability., A side-by-side technical comparison with incumbent vendors showing specific capability advantages., A sample contract with terms and data security provisions so the General Counsel can review upfront., Evidence of API-first architecture (not a web UI with underlying legacy integration).

### Champion Potential

High. David is a genuine modernization believer and wants to move faster than the institution allows. If a vendor aligns with his technical vision, integrates smoothly with Jack Henry, and has peer validation from similar banks, David will actively champion the solution internally. He will present it to the CFO, negotiate budget, and build the case to the CEO. He has learned that solo advocacy does not work—he needs peer CIO references and financial justification to move the CFO and CEO—but he is willing to invest the time and effort to drive change. For the right vendor (particularly for digital banking platform replacement), David is a powerful internal champion. The path to David is technical credibility + peer validation + integration clarity. If a vendor can demonstrate all three, David becomes a co-seller within the bank.

BASE-05 • Base Persona

## Rachel Hernandez

Chief Digital Officer | \$15.2 billion | Charlotte, North Carolina | Age 41

### Layers 1-2: Identity & Institution

#### Career Background

Rachel spent 8 years at Deloitte Digital (2012-2020), starting as a Senior Consultant and advancing to Partner by age 37. She led digital transformation engagements for financial services clients, foc...

#### Education

BA Business Administration, University of North Carolina at Chapel Hill; Master of Digital Business, Deloitte University (internal program)

#### Institution Type

Community bank (state-chartered)

#### Market Footprint

Charlotte metro, Raleigh, Greensboro, Chapel Hill, coastal North Carolina (15-county footprint). Headquartered in Charlotte; regional presence in Research Triangle and coastal Piedmont.

#### Customer Base

55% consumer (significant millennial/Gen X presence due to Charlotte tech growth), 35% small business, 10% commercial real estate. Strong in healthcare, tech services, and real estate development verticals.

### Layers 3-4: Authority & Technology

#### Budget Authority

Direct approval up to \$500K. CFO approval required for requests over \$500K. CEO approval required for multi-year initiatives over \$2M total.

#### Buying Role

Product/customer strategy voice. Championed for digital platform selection. BUT political friction with CIO limits her effective authority; she must influence rather than mandate technology decisions.

#### Board Relationship

Mixed. The board brought Rachel in to address the digital competitor threat. The board likes the hea...

#### Core Platform

Fiserv Premier (on-premise, Fiserv-hosted). Installed 2008, upgraded to Premier 2016. Core contract through 2027 with one renewal window remaining.

#### Digital Banking

Fiserv digital banking (consumer and business). Recently implemented (12 months ago). User adoption 38% (lower than industry benchmark of 45-50%). Mobile app NPS 3.8/5.

#### Cloud Posture

Cloud-cautious due to CIO's data residency concerns. Tableau DW is a recent exception. Core data stays on-premise. Rachel is pushing for cloud data lakes and API gateways; CIO resists on infrastructure grounds.

### Layers 5-6: Psychology & Pain Points

#### Risk Tolerance

Moderate-to-high for innovation risk, low for operational risk. Rachel believes strategic risk (moving fast on digital) is essential. But she is deeply risk-aware about vendor viability and integration risk because she has been burned by consulting engagements that foundered on implementation.

#### Decision Style

Transformation program mentality (borrowed from Deloitte): Define the vision, map the customer journey, identify gaps, prioritize by impact and effort...

#### Trust Signals

Product-market fit validation (analyst reports, customer demand signals). Implementation partner track record (how many banks like us have gone live successfully?). Integration simplicity (does this require heavy CIO involvement?). Vendor financial health (can they survive a recession?). Direct product access (she wants to see the product, not just the pitch deck).

#### Top 3 Challenges

- Organizational friction with CIO: Every digital initiative depends on CIO's team for Fiserv integration. The CIO sees Ra...
- Consulting background vs. operational culture: Rachel thinks in transformation programs and customer journeys. The bank ...
- Digital platform adoption lag: The Fiserv digital banking platform go-live was 12 months ago. User adoption is 38%, belo...

#### Current Priority

Launch a fintech partnerships program (embedded payments, small business lending APIs) while managing the CIO's resistance to new integrations and the Chief Risk Officer's third-party risk concerns.

## Layer 7: Buying Context

### Active Trigger

Digital transformation mandate from CEO. Board pressure on digital competitiveness after the 2019-2020 competitor disruption. CIO bottleneck forcing Rachel to seek vendor partners who can operate independently of CIO infrastructure (no-code, self-service integration, cloud-native).

### Budget Range

\$12M annually for digital initiatives (product, UX, digital marketing, analytics). CIO's separate budget: \$55M (includes core contract, infrastructure, security, IT operations).

### Sales Cycle

6-12 months for strategic vendors, 3-4 months for point solutions under \$500K. Rachel is impatient with long sales cycles and may short-circuit formal RFP if time-to-value is critical.

### Integration Requirements

Must integrate with Fiserv Premier, but Rachel is explicitly seeking vendors who can work around the CIO's bottleneck. She favors: (1) No-code integrations via middleware (Zapier, Make), (2) API-first with self-service documentation, (3) Cloud-native (no on-prem infrastructure), (4) Certified Fiserv partners with mature integration practices.

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Time-to-value: 'You can be live in 6 weeks. We own the Fiserv integration; your team is not involved.'

No integration dependency on your IT team: 'We handle all API and Fiserv connectivity. Your digital team focuses on adoption and customer experience.'

Self-service implementation: 'Your team configures the product via no-code tools. You do not need professional services.'

Analyst validation: 'Forrester named us a Strong Performer in the 2024 Digital Lending Platform Wave. Here are 2 other community banks in your size range using this.'

### ✗ Language That Repels

We need your IT team to build the integration: (Rachel hears 'long sales cycle' and 'CIO friction.' This kills the deal.)

Enterprise sales cycle: Sales process will take 6-9 months: (Rachel calls this 'unnecessary friction.' She has alternatives.)

Let us schedule a demo with our sales team: (Rachel wants product access immediately, not a scheduled pitch. She is experienced enough to evaluate on her own.)

Your core system will need to be upgraded: (This triggers CIO gatekeeping. Rachel will not champion something that requires CIO infrastructure work.)

### Proof Requirements

Product demo access (immediate, no sales gatekeeping). Case studies with 2+ community banks in the \$10B-\$20B range, ideally in the Southeast. Implementation timeline documented in writing (ideally 6-8 weeks max). Reference calls with Product and Operations leads (not just generic references). Clear documentation showing Fiserv integration or no-code integration capability.

### Champion Potential

HIGH, but with strong conditions. Rachel will champion a vendor if: (1) Product-market fit is clear (solves a competitive problem), (2) Implementation is fast and does not require CIO involvement, (3) Analyst validation exists, (4) Clear ROI model. Rachel is the most likely internal champion for fintech vendors. But she lacks organizational power to overcome CIO or Chief Risk Officer veto. Best path: win Rachel on the product, then help her build a business case for the CEO to override CIO friction.

BASE-06 • Base Persona

# Aisha Johnson

Chief Digital Officer | \$5.8 billion | Denver, Colorado | Age 38

## Layers 1-2: Identity & Institution

### Career Background

Aisha spent 4 years at Amazon (2016-2020) as a Senior Product Manager in Financial Services, leading product strategy for consumer banking features and fintech integrations. She moved to a Series B fi...

### Education

BA Computer Science, Howard University; MBA Product Management, Cornell Tech (online)

### Institution Type

Credit union (federally chartered)

### Market Footprint

Denver metro, Boulder, Fort Collins, Colorado Springs. Single-state, metro-focused footprint.

### Customer Base

72% consumer (high concentration ages 25-45 due to Denver tech growth), 28% small business. Strong in tech worker and contractor segments.

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$100K (highly constrained). Anything over \$100K requires CEO and CFO review. Approval authority is minimal because the CIO controls 85% of the technology budget.

### Buying Role

Product vision and customer strategy. BUT severely limited authority because the CIO controls infrastructure budgets and Aisha cannot secure funding or engineering resources without CIO buy-in. She must influence, not mandate.

### Board Relationship

Weak. Aisha is not a board-level executive. The board does not understand product metrics. One older...

### Core Platform

Fiserv DNA (cloud-hosted, managed service). Installed 2017. Contract through 2027.

### Digital Banking

Fiserv DNA embedded digital banking module (consumer and business). Launched 18 months ago. User adoption 32% (low; member feedback is 'feels like a corporate app, not a fintech'). No mobile app NPS tracking currently.

### Cloud Posture

Cloud-dependent (Fiserv DNA is cloud-hosted). But Aisha wants broader cloud modernization (cloud data warehouse, cloud-native APIs, serverless functions). CIO resists cloud expansion beyond Fiserv.

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

High for product iteration risk, low for organizational risk. Aisha believes fast iteration and A/B testing reduce product risk. But she is learning that credit unions have high risk aversion to implementation risk and regulatory change.

### Decision Style

Data-driven, product manager speed. Aisha makes decisions by defining a hypothesis, running an experiment (A/B test, pilot group, feature flag), measu...

### Trust Signals

Product-market fit evidence (weekly usage metrics, user retention data). Implementation speed (launch in 4-6 weeks, not 6 months). Technology stack that is cloud-native and API-first. Founder/CEO who understands product velocity and can speak her language. Vendor willingness to do a product pilot (2-4 weeks, measure results, then scale).

### Top 3 Challenges

- Organizational culture mismatch: Aisha wants to move fast (4-week sprints, weekly shipping). The credit union operates o...
- Budget power imbalance: The CIO controls \$18M of the credit union's \$21M technology budget. Aisha controls \$3.2M. Every ...
- Board confidence erosion: The neobank member attrition is slowing (good news). But the board is now asking 'If the attri...

### Current Priority

Launch a mobile app redesign (member feedback says current app 'feels corporate and slow') and introduce a fintech-style P2P payment feature (Aisha wants to include this in the next Fiserv release; it is pending Fiserv roadmap). The goal is measurable member engagement lift and talking points for the board.

## Layer 7: Buying Context

### Active Trigger

Member attrition crisis creating board urgency on digital. Neobank threat is real. Aisha has 18 months

### Sales Cycle

3-6 months for point solutions under \$500K, 6-9 months for strategic platforms. Aisha is impatient with long

to prove that aggressive digital investment can reverse member decline. After that, board patience may erode.

#### Budget Range

\$3.2M annually for digital initiatives (product, design, marketing, analytics). CIO's infrastructure budget: \$18M (core contract, IT ops, security, development). Total tech budget: \$21M.

sales cycles and will short-circuit if the product is compelling. She wants to see product demos immediately, not sales presentations.

#### Integration Requirements

Ideally none. Aisha wants vendors who can operate independently of Fiserv DNA (because getting CIO engineering support is difficult). She favors: (1) Cloud-native (no on-prem), (2) API-first, (3) No-code integration via webhooks or middleware, (4) Embedded in digital banking or member app.

### Layer 8: Messaging Receptivity

#### ✓ Language That Resonates

Ship in 4 weeks: 'We have implemented this with 2 other credit unions; both went live in 3-4 weeks.'

No-code implementation: 'Your team configures the product via no-code UI. No developer involvement required. You do not need to wait for the CIO.'

Usage-based pricing: 'You pay only for active members using the feature. No big upfront license cost. Aligns incentives.'

Product-led: 'Let us do a 2-week free pilot with a cohort of members. You measure engagement. Then you decide.'

#### ✗ Language That Repels

Enterprise sales cycle: '12-month evaluation process.' (Aisha will move on immediately.)

Requires board approval: (Aisha does not want to take a vendor through her board.)

We need the CIO to build the integration: (Aisha knows this is a dead-end. She will not champion it.)

RFP process: 'We require a formal RFP.' (Aisha finds RFPs bureaucratic and slow. She prefers to evaluate by doing.)

#### Proof Requirements

Product demo access immediately (no sales gatekeeping). Pilot terms in writing (timeline, success criteria, cost). Case studies with 1-2 credit unions in the \$3B-\$8B range who have gone live in <8 weeks. Reference calls with a Product lead, not just generic references. Clear measurement framework (weekly active user metrics, feature adoption data, retention impact).

#### Champion Potential

VERY HIGH, with important caveats. Aisha is the most likely person at this credit union to champion a fintech vendor. She believes in innovation and has the authority to move fast (within her \$3.2M budget). BUT she lacks organizational power to overcome major obstacles (CIO resistance, board skepticism, budget constraints). Best path: (1) Win Aisha on the product (she will pilot immediately), (2) Help her build a member engagement business case for the CEO, (3) Minimize CIO involvement in implementation, (4) Provide clear usage metrics she can report to the board. If you nail these, Aisha will be your internal champion. She will fight for you with the CEO and board.

BASE\_07\_C00\_COMMUNITY\_BANK • Base Persona

# Executive

Executive | Financial Institution | Location | Age N/A

## Layers 1-2: Identity & Institution

**Career Background**

N/A

**Education**

N/A

**Institution Type**

N/A

**Market Footprint**

N/A

**Customer Base**

N/A

## Layers 3-4: Authority & Technology

**Budget Authority**

N/A

**Buying Role**

N/A

**Board Relationship**

N/A

**Core Platform**

N/A

**Digital Banking**

N/A

**Cloud Posture**

N/A

## Layers 5-6: Psychology & Pain Points

**Risk Tolerance**

N/A

**Decision Style**

N/A

**Trust Signals**

N/A

**Current Priority**

N/A

## Layer 7: Buying Context

**Active Trigger**

N/A

**Budget Range**

N/A

**Sales Cycle**

N/A

**Integration Requirements**

N/A

## Layer 8: Messaging Receptivity

✓ **Language That Resonates**

No data available

✗ **Language That Repels**

No data available

**Proof Requirements**

N/A

**Champion Potential**

N/A

BASE-08 • Base Persona

# David Chen

Chief Operating Officer | \$12 billion | Portland, Oregon | Age 52

## Layers 1-2: Identity & Institution

### Career Background

David is COO at a \$1.5B credit union managing post-merger operations challenges...

### Education

BA Economics, Howard University; MBA Finance, University of Chicago Booth School of Business

### Institution Type

Credit union (federally chartered)

### Market Footprint

Portland metro, Eugene, Salem, Vancouver Washington. Four-state presence (Oregon, Washington, Idaho, Northern California).

### Customer Base

78% consumer (30% young professionals under 35, 48% ages 35-60), 22% small business. Strong in healthcare, education, and nonprofit verticals due to employer partnerships.

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$3M. Board Finance Committee approval for technology contracts over \$3M or multi-year commitments over \$7M total.

### Buying Role

Final decision maker and strategic filter. Reviews all technology contracts over \$1M personally. Chairs the Digital Strategy Committee (meets monthly, hands-on involvement).

### Board Relationship

Strong on operations, scrutinized on post-merger integration timelines...

### Core Platform

Jack Henry Symitar (hosted SaaS, contractually locked through 2028). Installed 2015. Comprehensive financial management system.

### Digital Banking

Alkami (consumer and business online/mobile, go-live 18 months ago). Strong adoption. Member satisfaction 4.2/5 on NPS tracking.

### Cloud Posture

Strategic cloud adoption. Mission-critical (core, lending) stays on Jack Henry-hosted infrastructure. Ancillary and growth systems (analytics, member engagement, business intelligence) target cloud-native architecture. Cyber insurance vendor requires cloud-native security baseline.

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Moderate with financial discipline. Sandy views calculated risk (backed by ROI analysis) as essential for competitive survival. But she distinguishes sharply between strategic risk and operational risk. She will not tolerate vendor risk or implementation risk.

### Decision Style

Data-driven ROI analysis first, then peer reference validation. Sandy requires a financial case: upfront cost, 3-year TCO, revenue impact or cost savi...

### Trust Signals

Audited financials and 3+ years of stability (vendor viability). Peer CU references with similar-sized institutions. Clear ROI model with conservative assumptions. Implementation partner track record (how many CUs have they successfully gone live with?). Direct access to vendor leadership who understand credit union economics.

### Top 3 Challenges

- Member attrition: Younger members (ages 18-34) declining 8% year-over-year, driven by neobank switches (Chime, Marcus, A...
- Core contract lock-in: Jack Henry Symitar contract through 2028 limits negotiating leverage. Sandy is using the renewal ...
- Generational board divide: Five members under 50 push for aggressive digital spending. Eight members over 60 view techno...

### Current Priority

Complete the member experience modernization (mobile app enhancement, open banking APIs) while demonstrating member NPS and deposit growth correlation to justify continued digital investment to conservative board voices.

## Layer 7: Buying Context

### Active Trigger

### Sales Cycle

Strategic digital acceleration initiative. Member attrition is driving urgency. Board is willing to fund digital investments if ROI is clear. Jack Henry roadmap roadblock is creating demand for third-party solutions (APIs, fintech integrations, AI).

12-18 months for strategic platforms, 4-6 months for point solutions under \$1M. Sandy requires pilot phases for unproven vendors: 90-day pilot with 1-2 branches or user groups, then scale-or-kill decision.

**Budget Range**

\$45M annually (including core contract \$8M, IT staff \$12M, vendors \$15M, consulting/professional services \$10M). Represents 4.2% of total operating budget.

**Integration Requirements**

Must integrate with Jack Henry Symitar via published API or certified integration partner. If integration requires Jack Henry professional services, cost and timeline must be quantified upfront.

**Layer 8: Messaging Receptivity**

<p><b>✓ Language That Resonates</b></p> <ul style="list-style-type: none"> <li>ROI-backed language: 'This will reduce member churn by 2-3% based on peer CU data, generating \$1.2M annual deposit retention.'</li> <li>'Operating discipline': We have implemented this at 8 credit unions your size; average implementation cost was 15% of software cost, timeline 120 days.</li> <li>'Efficiency ratio impact': Your blended cost of member acquisition is \$180. This reduces it to \$165 through enhanced digital conversion.</li> <li>Peer CU references: 'Here is how \$8B and \$11B credit unions in your region are using this.'</li> </ul>	<p><b>✗ Language That Repels</b></p> <ul style="list-style-type: none"> <li>Mission-washing: 'We exist to serve the underserved.' (Sandy hears vague virtue signaling without operational specifics.)</li> <li>Member journey without metrics: 'Reimagine the member experience.' (Show me the NPS lift, deposit growth, or churn reduction.)</li> <li>Disruption language: 'Disrupt your legacy core.' (Sandy hears risk, not opportunity. She has a stable core through 2028.)</li> <li>Startup jargon: 'We are an AI-first, cloud-native fintech.' (What problem does this solve for my CU? Be specific.)</li> </ul>
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**Proof Requirements**

Audited financials or SOC 2 audit showing financial health. Case studies with 2+ credit unions in the \$8B-\$15B range. Implementation cost/timeline documented in writing. Reference calls with CIO and CFO, not just generic references. A 30-day pilot option with explicit success criteria (e.g., '80% adoption rate, member satisfaction 4+/5').

**Champion Potential**

Moderate-to-high. Sandy is a pragmatic decision maker who will champion a vendor if the business case is clear and peer validation exists. The best path is: (1) Financial case with conservative ROI assumptions, (2) 2+ peer CU references (Sandy will call them herself), (3) Vendor financial transparency, (4) Documented implementation methodology. If these are strong, Sandy will internally sponsor the deal against board skepticism.

base\_09\_cto\_bank • Base Persona

# Executive

Executive | Financial Institution | Location | Age N/A

## Layers 1-2: Identity & Institution

### Career Background

N/A

### Education

N/A

### Institution Type

N/A

### Market Footprint

N/A

### Customer Base

N/A

## Layers 3-4: Authority & Technology

### Budget Authority

N/A

### Buying Role

N/A

### Board Relationship

N/A

### Core Platform

N/A

### Digital Banking

N/A

### Cloud Posture

N/A

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

N/A

### Decision Style

N/A

### Trust Signals

N/A

### Current Priority

N/A

## Layer 7: Buying Context

### Active Trigger

N/A

### Budget Range

N/A

### Sales Cycle

N/A

### Integration Requirements

N/A

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

No data available

### ✗ Language That Repels

No data available

### Proof Requirements

N/A

### Champion Potential

N/A

BASE-10 • Base Persona

## Kevin Patel

VP of Technology (functions as CTO, but title does not exist at this institution size) | \$3.2 billion | Boise, Idaho | Age 46

### Layers 1-2: Identity & Institution

#### Career Background

Kevin spent 8 years in sysadmin roles at a healthcare company (Epic EHR implementation, data center operations, disaster recovery), then 5 years at an MSP managing infrastructure for small businesses ...

#### Education

BS Computer Science, Boise State University; AWS Certified Solutions Architect (self-funded certification program, 2019); Kubernetes Fundamentals (Linux Academy, self-taught)

#### Institution Type

Credit union (federally chartered)

#### Market Footprint

Boise metro, Nampa, Meridian, smaller branches in smaller Idaho towns.

#### Customer Base

82% consumer, 18% small business. Strong in outdoor recreation, agriculture, and tech worker segments (Boise is emerging tech hub).

### Layers 3-4: Authority & Technology

#### Budget Authority

Direct approval up to \$25K. CIO approval required for requests over \$25K. CFO approval required for anything over \$100K or involving cloud infrastructure spending.

#### Buying Role

Technical evaluator and infrastructure architect. Kevin runs POCs himself (he is hands-on technical). He evaluates vendors by code quality, GitHub presence, API documentation, and fit with his cloud-native architecture vision.

#### Board Relationship

None. Kevin does not interface with the board. Technology decisions are made through CIO and CFO....

#### Core Platform

Jack Henry Symitar (on-premise, SaaS, contract through 2029). Running on Kevin's Kubernetes cluster in AWS (he containerized the Jack Henry integration). This is technically against Jack Henry's recommended architecture, but Kevin did it anyway.

#### Digital Banking

Jack Henry digital module (basic online/mobile). Low adoption (26%). Kevin sees this as a Jack Henry limitation, not a technology infrastructure problem. He is pushing for third-party digital banking replacement but lacks authority to champion it.

#### Cloud Posture

Aggressive cloud-native. Kevin is running production infrastructure on AWS (EKS for Kubernetes, RDS for databases, Lambda for serverless, DynamoDB for data lake). Core data lives in AWS encrypted databases. All infrastructure is containerized and immutable. This is a high-maturity cloud architecture for a \$3.2B institution.

### Layers 5-6: Psychology & Pain Points

#### Risk Tolerance

High for technical risk, low for operational risk. Kevin believes that building scalable infrastructure reduces operational risk (no single points of failure, automatic failover, immutable infrastructure). But he is learning that the credit union has high risk aversion to unproven technology.

#### Decision Style

Technical first, then financial. Kevin evaluates vendors by: (1) Code quality and documentation, (2) GitHub presence and community, (3) API design and...

#### Trust Signals

Open API with Swagger/OpenAPI documentation. Kubernetes-native deployment (Helm charts, StatefulSets). Works with Symitar via published APIs (not requiring custom integration). Small footprint (can be deployed in a small Kubernetes cluster). Excellent documentation on GitHub. Active community and regular releases. Transparent pricing model (no

#### Top 3 Challenges

- CIO skepticism on cloud infrastructure: The CIO (20-year Jack Henry veteran) questions whether Kevin's cloud spend is ne...
- Budget constraints despite overengineering: Kevin wants to hire cloud engineers (SRE role) at \$130K+ salary. The CFO wil...
- Future-proofing at the expense of current priorities: Kevin is building infrastructure for an \$8B institution. The \$3.2B...

#### Current Priority

Build a customer data platform (CDP) for marketing and member retention. Kevin is extracting data from Symitar via APIs, storing it in Snowflake, and building ML models for member churn prediction. This

enterprise-pricing-upon-request nonsense). For open-source, GitHub activity and community size.

is a technically complex project that will likely get criticized for cost overrun.

## Layer 7: Buying Context

### Active Trigger

Acquisition or merger activity (likely in 12-18 months) that pushes the credit union to \$8B+. Kevin is building infrastructure that will be ready for that scale. This is the strategic context driving his infrastructure decisions.

### Budget Range

\$4.2M annually (core \$1.8M, staff \$1.5M, infrastructure/cloud \$0.9M).

### Sales Cycle

Very short for tools Kevin wants to use. He will evaluate, deploy, and run POC in 2-4 weeks. But budget approval may take longer (CFO can be slow). For vendors approaching Kevin with sales pitches, he will likely tell them to send documentation and Swagger specs, and he will come back to them if he decides to POC.

### Integration Requirements

Kubernetes-native is strongly preferred. Jack Henry Symitar integration via APIs is required for anything touching core data. Kevin will not accept vendors that require custom integration work or that do not publish their API specs.

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Open API with Swagger docs: 'Full OpenAPI 3.0 specification, live API docs, and example code on GitHub.'

Kubernetes-native: 'We publish Helm charts. You can deploy this on your existing EKS cluster in 20 minutes.'

Works with Symitar: 'We integrate via Symitar's published APIs. No custom integration required.'

You can deploy it yourself: 'You do not need to hire implementation services. Our documentation walks you through deployment.'

### ✗ Language That Repels

Let us schedule a demo with our sales team: (Kevin does not want to sit through sales presentations. Send documentation and API specs.)

Enterprise pricing available upon request: (Kevin hears 'expensive and opaque.' He will look for alternatives with transparent pricing.)

Our professional services team will handle implementation: (Kevin prefers to deploy himself. Professional services is a cost he will avoid.)

This assumes you have a large platform engineering team: (Kevin's team is small. Anything requiring a dedicated team is a non-starter.)

### Proof Requirements

Published OpenAPI/Swagger documentation available immediately. GitHub repository with Helm charts and example deployments. Clear documentation on Symitar integration (if applicable). Transparent pricing (no 'call for enterprise pricing'). Reference call with another technical leader at a similar-sized financial institution (Kevin will grill them on deployment experience). For open-source projects: show the GitHub activity, recent commits, and community support.

### Champion Potential

VERY HIGH for tools under \$50K. Kevin will find budget for tools he believes in by cutting elsewhere. He has substantial technical authority to evaluate and deploy new tools in his Kubernetes infrastructure. For tools between \$50K-\$100K, Kevin will champion them to the CIO if the technical case is strong, but CIO approval adds friction. Above \$100K, Kevin needs CFO buy-in, which requires a formal business case and slows the decision significantly. Best path: (1) Make the technical case airtight (documentation, GitHub, API specs, Kubernetes manifests), (2) Transparent pricing under \$50K (or usage-based), (3) Reference customer at a similar financial institution. If these are strong, Kevin will champion the tool internally and will overcome organizational skepticism through his technical credibility.

## **Persona Variations**

The following 50 variations adjust key parameters like asset size, digital maturity, board dynamics, and trigger events while preserving the core behavioral profiles. Each variation represents different institutional contexts that affect buying behavior and decision-making processes.

undefined • Variation

# Robert "Rob" Castellano

President and Chief Executive Officer | \$2.1B | Birmingham, Alabama | Age 58

## Layers 1-2: Identity & Institution

### Career Background

Rob started as a commercial loan officer at a regional bank in Huntsville at 24, grinding through credit analysis for six years before moving into branch management. He made his name turning around an...

### Education

BS Finance, University of Alabama; MBA, Vanderbilt Owen Graduate School of Management

### Institution Type

Community bank (state-chartered)

### Market Footprint

Birmingham metro, Huntsville, Tuscaloosa, Mobile. Single-state, 4-market footprint.

### Customer Base

60% consumer, 30% small business, 10% commercial/CRE. Strong in healthcare and automotive dealer verticals.

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$250K. Board approval required for technology contracts over \$250K or multi-year commitments over \$750K total.

### Buying Role

Final decision maker. Buying committee: 3-4 people. Informal process for deals under \$100K.

### Board Relationship

Strong. The board is conservative and trusts the executive team's technical judgment. Board focus is...

### Core Platform

Fiserv Premier

### Digital Banking

Legacy Fiserv Premier digital module. Adoption 25-35%. NPS 2.8-3.5/5.

### Cloud Posture

Cloud-cautious. Data residency and regulatory concerns.

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Conservative. Rob has seen two competitors fail from aggressive growth. He believes steady, relationship-driven growth protects the bank and its communities.

### Decision Style

Gut-instinct tempered by CFO data. Rob trusts people, not slide decks. He makes decisions by talking to peers and trusted advisors, not by reading ana...

### Trust Signals

Peer CEO references (strongest). Face-to-face meetings with vendor leadership. Vendor's financial stability and years in business. Local/regional presence (a vendor with a Southeast office gets more trust than one headquartered in San Francisco).

### Top 3 Challenges

- Core contract expiration: Forced evaluation of replacements or renegotiation.
- Legacy technology: Aging infrastructure constrains innovation.

### Current Priority

Complete core contract evaluation and peer validation.

## Layer 7: Buying Context

### Active Trigger

Core contract renewal in 6 months

### Budget Range

\$15-21M annually

### Sales Cycle

12-18 months for platforms. 6-10 weeks for point solutions.

### Integration Requirements

Must integrate with Fiserv Premier via published API or certified partner.

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Your Fiserv Premier renewal is in 6 months. That window is your highest-leverage moment to reshape your technology economics. Right now, Fiserv assumes your renewal is fait accompli. But if you can demonstrate that you are actively evaluating alternatives, your negotiating position strengthens dramatically. Three \$1.8B-\$2.4B banks we worked with last year did exactly this—they entered renewal conversations with documented competitive analysis, and Fiserv responded with 18-22% price reductions and enhanced API commitments. The difference between 'We will probably renew' and 'We are seriously evaluating Jack Henry' is worth millions.

Your board sees the renewal as a compliance checkbox. Your CFO sees it as a cost. But you see it as a strategic moment. A CEO who walks into renewal negotiations weaponized with alternative evaluation data and peer bank intelligence has leverage. A CEO who shows the board 'I negotiated this outcome' proves fiduciary diligence and stewardship—exactly the narrative you want in your last 5-7 years as CEO.

Four peer Alabama and Mississippi CEOs—banks at \$1.5B to \$2.8B—used this approach in their Fiserv renewals between 2023-2024. All of them told me: 'That competitive threat exercise changed how Fiserv negotiated with us. We got concessions on pricing, API opening, and feature roadmap commitments that would have been impossible without documented alternatives.' One \$2.2B bank in Mobile saved \$4.2M over the contract term because they walked into renewal with third-party validation that Jack Henry could deliver their use cases.

This is not about replacing Fiserv; you and your board know Premier is stable and your core system of record. This is about walking into renewal with Karen (your CFO) and saying: 'We evaluated alternatives. Fiserv remains our strategic choice. But here is how we are using that competitive analysis to improve our renewal economics and roadmap alignment.' That narrative is gold in the boardroom.

### ✗ Language That Repels

You should replace Fiserv Premier with our platform in the next 18 months. (Rob has 18 years of institutional knowledge in Premier. Core replacement at \$2.1B scale during or immediately after renewal is catastrophic risk. Vendors proposing rip-and-replace get eliminated immediately. This is not a negotiation; it is a disqualifier.)

Our system is 'modern' and 'cloud-native.' Fiserv is legacy. (Rob does not care about architecture abstractions. He cares about whether the system works, how much disruption it causes, and whether his IT team can manage it. Vendors selling 'modernization for modernization's sake' sound like they do not understand community bank reality.)

We will have you integrated and live in 90 days. (Rob witnessed a treasury management platform that took 14 months and still does not work. Aggressive timelines trigger his risk aversion, not his excitement. Vendors who overpromise on speed get cross-examined on contingency plans and are often rejected when the questions cannot be answered confidently.)

We have closed \$50B in enterprise deals, so we know large-scale deployments. (Rob works at \$2.1B scale. Enterprise sales language—'large deals,' 'enterprise platforms,' 'Fortune 500 clients'—signals to Rob that the vendor thinks a community bank is a small customer or a proof-of-concept. This messaging alienates him.)

### Proof Requirements

Peer bank CEO case studies (4-5) from banks \$1.5B-\$2.8B in Southeast region (Alabama, Mississippi, Tennessee, Georgia preferred) that conducted competitive core platform evaluations during or 12 months prior to Fiserv renewal negotiations in 2023-2024. For each reference: (1) how the bank positioned competitive analysis in renewal negotiations, (2) specific pricing and roadmap concessions gained from Fiserv because of the competitive threat (quantified dollar savings or commitment improvements), (3) final decision (renewed with Fiserv or migrated), (4) CEO and CFO perspective on whether the competitive exercise improved renewal outcomes, (5) implementation complexity if migration was chosen (timeline, disruption level). Audited financials (3+ years) from vendor demonstrating profitability and stability (no VC burn concerns). Evidence of past Fiserv renewal support engagements with documented outcomes and peer bank references. One-page case study from a similar-sized bank showing 'before/after' renewal terms (pricing, API access, feature roadmap commitments) before and after competitive analysis. Vendor CEO or President bio and tenure (Rob requires face-to-face leadership credibility). Implementation timeline for renewal support process (5-8 week engagement to evaluate alternatives and prepare for renewal). Clear scope definition showing vendor does NOT require internal resources or major disruption—this is a consulting engagement parallel to renewal negotiation, not a technology implementation project. Pricing model (fixed fee preferred; time-and-materials concerns Rob). Fiserv Premier API and feature knowledge (vendor demonstrates deep familiarity with Premier capabilities and limitations, not generic core platform commentary). References from CFOs specifically (not just CEOs or CIOs)—Karen will evaluate this, and peer CFO validation matters more than CEO validation for renewal leverage.

### Champion Potential

MODERATE, conditional on peer bank CEO validation and CFO-level positioning. Rob will NOT champion core replacement or risky technology change. But Rob WILL champion competitive analysis if: (1) peer bank CEOs validate that this improved their renewal outcomes (quantified savings or roadmap wins), (2) the engagement is positioned as 'renewal support,' not 'technology implementation,' (3) CFO (Karen) sees this as 'negotiating leverage' not 'vendor threat,' (4) timeline is fast (5-8 weeks, parallel to renewal cycle, not sequential), (5) board communication is positioned as 'diligence,' not 'indecision.' The path is multi-stakeholder: Karen (sees renewal leverage and CFO peer validation) → Rob (sees board narrative of strategic negotiation) → Peer bank CEOs (validate that competitive analysis improved their outcomes) → Board (approves renewal with documented diligence). Best strategy: lead with 4-5 peer bank CFO case studies showing

quantified renewal savings (18-22% price reductions, enhanced API roadmap commitments) secured through competitive analysis. Position as 'CFO negotiating toolkit for Fiserv renewal.' Get Karen on the call before Rob-peer CFO validation is table stakes. Rob will listen to his CFO's peers; he will listen to them before he listens to external consultants.

undefined • Variation

# Robert "Rob" Castellano

President and Chief Executive Officer | \$11B | Birmingham, Alabama | Age 58

## Layers 1-2: Identity & Institution

### Career Background

Rob started as a commercial loan officer at a regional bank in Huntsville at 24, grinding through credit analysis for six years before moving into branch management. He made his name turning around an...

### Education

BS Finance, University of Alabama; MBA, Vanderbilt Owen Graduate School of Management

### Institution Type

Community bank (state-chartered)

### Market Footprint

Birmingham metro, Huntsville, Tuscaloosa, Mobile. Single-state, 4-market footprint.

### Customer Base

60% consumer, 30% small business, 10% commercial/CRE. Strong in healthcare and automotive dealer verticals.

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$750K-\$1.5M. Board approval required for technology contracts over \$1.5M or multi-year commitments over \$3M total.

### Buying Role

Final decision maker. Buying committee: 4-6 people. Formal RFP process for major purchases.

### Board Relationship

Strong but demanding. The board is growth-oriented and expects digital investments to drive measurab...

### Core Platform

FIS Horizon

### Digital Banking

FIS Horizon-integrated digital banking. Adoption 40-50%. NPS 3.8-4.2/5.

### Cloud Posture

Selective cloud adoption. Core on-premise or hosted. Cloud testing environments.

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Conservative. Rob has seen two competitors fail from aggressive growth. He believes steady, relationship-driven growth protects the bank and its communities.

### Decision Style

Gut-instinct tempered by CFO data. Rob trusts people, not slide decks. He makes decisions by talking to peers and trusted advisors, not by reading ana...

### Trust Signals

Peer CEO references (strongest). Face-to-face meetings with vendor leadership. Vendor's financial stability and years in business. Local/regional presence (a vendor with a Southeast office gets more trust than one headquartered in San Francisco).

### Top 3 Challenges

- Member/customer attrition: Defection to digital competitors.
- Maintaining competitive pace despite organizational constraints.

### Current Priority

Accelerate digital transformation to slow attrition.

## Layer 7: Buying Context

### Active Trigger

Losing commercial customers to fintech lenders

### Budget Range

\$45-58M annually

### Sales Cycle

9-15 months for platforms. 4-8 weeks for point solutions.

### Integration Requirements

Must integrate with FIS Horizon via published API or certified partner.

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Your commercial lenders are already losing \$60M-\$150M in annual pipeline to fintech platforms like Kabbage, Brex, Lendingfront, and Credible. Five \$11B regional banks in the Southeast have lost 22-35% of their small commercial pipeline in the past 18 months to platforms offering sub-24-hour underwriting and mobile-first experiences. Your bank is competitive on relationship, but your loan origination experience is still branch-dependent and paper-heavy. Fintech platforms are winning on speed and digital fluency. You do not need to match them on pricing; you need to match them on friction. Peer CEOs tell me: 'The borrowers we are losing are not price-sensitive; they are time-sensitive. They need a decision in 48 hours, not 10 days. That is where we are bleeding.'

Your growth-oriented board expects you to defend market share in commercial lending. Board governance meetings increasingly feature 'why are we losing deals to Brex?' conversations. A solution that visibly addresses this directly answers the board's most pressing question: 'Is management defending our core business against digital competition?' A successful pilot that recovers 15-20% of outbound pipeline gives you board credibility and tangible proof that strategy is working. Peer CEOs who deployed this solution reported board narrative shift from 'are we vulnerable to fintech?' to 'management executed a smart competitive response.' That is the difference between defensive narrative and offensive narrative.

Three \$10B-\$13B regional banks (Tennessee, Kentucky, Mississippi) recovered \$40M-\$75M in commercial lending pipeline within 12 months of deploying this solution. Their CEO comments: 'We are not replacing our relationship banking model; we are accelerating the digital front-end so our loan officers spend more time on relationship strategy and less time on paperwork.' One CEO told me: 'My commercial lending team was spending 40% of deal time on documentation and underwriting workflows. This solution cut that to 15%. My lenders now compete on speed while maintaining relationship quality.'

Your CFO is growth-conscious but numbers-driven. Here is the financial narrative: Every month of delay costs approximately \$4M-\$6M in lost small commercial deal flow (assuming \$500K-\$750K average loan size and your current deal loss rate). A 12-month competitive response timeline means \$48M-\$72M in cumulative pipeline loss. Your implementation cost is \$2.5M-\$3.5M. The ROI math shows that recovering just 18-20% of lost pipeline through faster turnaround pays for the entire investment in year one. Peer CFOs at similar-sized banks report that this 'regain lost deal velocity' case is more persuasive to boards than 'implement new technology' case.

### × Language That Repels

Replace FIS Horizon with our core platform. (Rob is FIS Horizon-locked contractually and strategically. Core replacement is institutional risk, not competitive response. Any vendor proposing core replacement is eliminated immediately. This is not negotiable.)

This is a longer-term transformation play. (Rob is losing deal flow TODAY. Commercial lending attrition is happening in real-time. Vendors positioning solutions as 'longer-term' or 'transformation' miss the urgency. Rob needs visible competitive response within 12 months, not a multi-year roadmap. Vendors selling long-cycle transformation get rejected because they are tone-deaf to immediate business pressure.)

Your IT infrastructure needs modernization before deploying this. (At \$11B with 800 people, Rob's tech team has competing priorities and bandwidth constraints. Vendors who prescribe pre-requisite infrastructure work (cloud migration, data warehouse buildout, etc.) are adding scope and timeline when Rob wants simplicity and speed. This positioning alienates both Rob and his CIO.)

Build this custom to your lending workflow. (Rob was burned by the 14-month treasury platform disaster. Custom development equals risk and delay. Vendors suggesting customization get screened out fast. Rob wants pre-built, proven, minimal-configuration solutions that work out of the box. Customization is a red flag word in this context.)

### Proof Requirements

Peer CEO case studies (5-7) from \$8.5B-\$13.5B community and regional banks in the Southeast, Midwest, or Mid-Atlantic that deployed commercial lending acceleration solutions within the past 18 months. For each reference: (1) specific deal flow metrics before and after (e.g., 'recovered 24% of outbound pipeline within 6 months'), (2) average deal turnaround improvement (e.g., 'reduced from 9 days to 2.5 days average approval time'), (3) loan officer adoption rate post-deployment (internal product satisfaction metrics), (4) implementation timeline and actual FTE cost (not estimates), (5) FIS Horizon integration approach—confirmed that integration was API-based or certified partner, NOT custom development (get CIO confirmation from peer banks), (6) total implementation cost as fixed price and timeline to full commercial lending team rollout, (7) performance-based pricing model if applicable (customers should attest to pricing transparency), (8) board reporting narrative from peer institutions (how did CEOs explain this to growth-oriented boards?), (9) Chief Commercial Officer or VP Commercial Lending commentary on whether this solved the fintech velocity problem (not just whether technology is 'nice to have'), (10) deal win-back analysis showing which fintech platforms were recovering deals (Brex, Kabbage, Lendingfront, etc.) and whether this solution actually stopped the bleeding. Audited financials (3 years minimum) demonstrating vendor profitability and stability—

no VC-backed burn-rate companies for this decision. SOC 2 Type II certification covering security and availability (commercial lending data is sensitive; board and regulators scrutinize vendor risk). Signed integration certificates from FIS Horizon (proof this is a published integration, not homebrew). Fixed-price, fixed-timeline implementation SLA with penalties for delay—Rob needs contractual accountability after the 14-month treasury platform disaster. Three peer CFO references (not just CEOs or CDOs) who can attest to ROI math and payback timeline—CFO-to-CFO credibility is critical for board approval. Specific commercial lending team metrics from peer deployments showing deal velocity improvement (average turnaround time, approval rate, deal decline rate changes) rather than generic technology metrics. Customer acquisition cost (CAC) and payback period from peer deployments—board-ready financial model that shows when the solution pays for itself.

### **Champion Potential**

HIGH, conditional on multi-stakeholder validation and board-ready business case. Rob WILL champion this vendor if: (1) peer CEO references validate deal-recovery metrics from similar-sized banks (5+ \$10B-\$13B regional banks showing 20%+ recovery within 12 months), (2) Chief Commercial Officer is enthusiastic about competitive velocity improvement (loan officer feedback validates that this solves the fintech speed problem), (3) implementation timeline is proven fast (8-12 weeks from contract to pilot) with fixed costs and SLA penalties for delays, (4) CFO modeling shows clear ROI within 12-18 months (cost of interim pipeline loss exceeds implementation cost), (5) audited financials reduce vendor stability risk (no VC-backed burn-rate startups), (6) CIO concerns about Horizon integration are mitigated with certified integration documentation and peer CIO references. The path is multi-stakeholder: Chief Commercial Officer (champion if product velocity solves the fintech gap) → Commercial lending team (champions if tool experience is superior to current workflow) → CFO (champion if ROI and risk profile are credible) → Rob (champion if peer CEOs validate AND commercial leadership enthusiasm is clear) → Growth-oriented board (champions if 'competitive response' narrative is clear and ROI is proven). Best strategy: lead with Chief Commercial Officer enthusiasm and peer CCO references showing that this actually stops the deal bleeding. Get the lending team to validate that the platform empowers them to compete faster. Then build a peer-CEO-endorsed business case showing deal recovery metrics and ROI. The board approval path opens when Rob can say: 'My Chief Commercial Officer, my peer CEOs, and my CFO all believe this recovers lost market share within 12 months. Here is proof from five similar banks.' That is table-stakes positioning.

undefined • Variation

# Robert "Rob" Castellano

President and Chief Executive Officer | \$22B | Birmingham, Alabama | Age 58

## Layers 1-2: Identity & Institution

### Career Background

Rob started as a commercial loan officer at a regional bank in Huntsville at 24, grinding through credit analysis for six years before moving into branch management. He made his name turning around an...

### Education

BS Finance, University of Alabama; MBA, Vanderbilt Owen Graduate School of Management

### Institution Type

Community bank (state-chartered)

### Market Footprint

Birmingham metro, Huntsville, Tuscaloosa, Mobile. Single-state, 4-market footprint.

### Customer Base

60% consumer, 30% small business, 10% commercial/CRE. Strong in healthcare and automotive dealer verticals.

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$2M. Board approval required for technology contracts over \$2M or multi-year commitments over \$5M total.

### Buying Role

Final decision maker. Signs every technology contract over \$500K. Chairs the Technology Steering Committee (meets quarterly, but Rob often skips in favor of the CFO running it).

### Board Relationship

Strong. Rob was the board's handpicked successor. Three board members are major shareholders and clo...

### Core Platform

Fiserv Premier

### Digital Banking

Modern Fiserv Premier-native or best-of-breed digital. Adoption 55-65%. NPS 4.2-4.5/5.

### Cloud Posture

Cloud-native growth systems. Core on traditional infrastructure.

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Conservative. Rob has seen two competitors fail from aggressive growth. He believes steady, relationship-driven growth protects the bank and its communities.

### Decision Style

Gut-instinct tempered by CFO data. Rob trusts people, not slide decks. He makes decisions by talking to peers and trusted advisors, not by reading ana...

### Trust Signals

Peer CEO references (strongest). Face-to-face meetings with vendor leadership. Vendor's financial stability and years in business. Local/regional presence (a vendor with a Southeast office gets more trust than one headquartered in San Francisco).

### Top 3 Challenges

- Board mandate: Digital roadmap required with high visibility.
- Maintaining competitive pace despite organizational constraints.

### Current Priority

Deliver early wins on the board's digital mandate.

## Layer 7: Buying Context

### Active Trigger

Board mandate: 'present a 3-year digital roadmap by Q3'

### Budget Range

\$85-110M annually

### Sales Cycle

6-12 months for strategic platforms. 2-4 weeks for point solutions.

### Integration Requirements

Must integrate with Fiserv Premier via published API or certified partner.

## Layer 8: Messaging Receptivity

✓ **Language That Resonates**

Innovation leadership: This positions you ahead of competitors.

Member experience: Directly improves NPS and deposit growth (peer data: 3-5% correlation).

API-first, no core involvement required.

Analyst validated (Forrester/Celent).

✗ **Language That Repels**

Designed for stability. (Not innovative)

12-month implementation. (Too slow)

Requires professional services integration. (Not self-service)

New to market. (Unproven)

**Proof Requirements**

Analyst validation. Case studies from comparable leaders. 30-day pilot. Direct product access.

**Champion Potential**

HIGH. Leadership aligned. Clear business case will be internally sponsored.

undefined • Variation

# Robert "Rob" Castellano

President and Chief Executive Officer | \$5.5B | Birmingham, Alabama | Age 58

## Layers 1-2: Identity & Institution

### Career Background

Rob started as a commercial loan officer at a regional bank in Huntsville at 24, grinding through credit analysis for six years before moving into branch management. He made his name turning around an...

### Education

BS Finance, University of Alabama; MBA, Vanderbilt Owen Graduate School of Management

### Institution Type

Community bank (state-chartered)

### Market Footprint

Birmingham metro, Huntsville, Tuscaloosa, Mobile. Single-state, 4-market footprint.

### Customer Base

60% consumer, 30% small business, 10% commercial/CRE. Strong in healthcare and automotive dealer verticals.

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$750K-\$1.5M. Board approval required for technology contracts over \$1.5M or multi-year commitments over \$3M total.

### Buying Role

Final decision maker. Buying committee: 4-6 people. Formal RFP process for major purchases.

### Board Relationship

Strong. The board is conservative and trusts the executive team's technical judgment. Board focus is...

### Core Platform

Jack Henry SilverLake

### Digital Banking

Legacy Jack Henry SilverLake digital module. Adoption 25-35%. NPS 2.8-3.5/5.

### Cloud Posture

Cloud-cautious. Data residency and regulatory concerns.

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Conservative. Rob has seen two competitors fail from aggressive growth. He believes steady, relationship-driven growth protects the bank and its communities.

### Decision Style

Gut-instinct tempered by CFO data. Rob trusts people, not slide decks. He makes decisions by talking to peers and trusted advisors, not by reading ana...

### Trust Signals

Peer CEO references (strongest). Face-to-face meetings with vendor leadership. Vendor's financial stability and years in business. Local/regional presence (a vendor with a Southeast office gets more trust than one headquartered in San Francisco).

### Top 3 Challenges

- Legacy technology: Aging infrastructure constrains innovation.

### Current Priority

N/A

## Layer 7: Buying Context

### Active Trigger

Just acquired a \$1.8B bank; integration pending

### Budget Range

\$28-36M annually

### Sales Cycle

12-18 months for platforms. 6-10 weeks for point solutions.

### Integration Requirements

Must integrate with Jack Henry SilverLake via published API or certified partner.

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

You are integrating a \$1.8B acquisition. Every minute of IT bandwidth is allocated to core migration. This solution deploys without your team-vendor-owned implementation, zero internal resource dependency. Your IT team stays focused on what matters.

The acquired bank's members are nervous post-acquisition. They want proof that the combined entity is stronger, not weaker. This solution demonstrates combined digital capability within 60 days of close. Member retention becomes acquisition validation.

Fixed 8-week implementation. Fixed cost. Fixed scope. No 'we'll adjust timeline as we go.' Post-acquisition, you need certainty. We provide it. You can tell the board: 'This initiative lands on time and adds value to the acquisition narrative.'

Peer bank CEO in Tennessee: acquired a \$1.9B institution on SilverLake, deployed this during integration closure. His exact words: 'During the chaos, this was the ONE vendor project that shipped on time, proved member adoption immediately, and gave the board evidence the acquisition was working.' You need that win.

### ✗ Language That Repels

This requires a technology roadmap conversation with Jack Henry. (Jack Henry is buried in your core integration. Anything requiring JH engagement dies in their backlog. Vendors suggesting JH involvement are obstacles, not partners.)

Let us run a 12-week pilot to validate fit in your environment. (You don't have 12 weeks. Acquisition integration operates on 90-day windows. Members churn if they perceive weakness. Vendors asking for extended pilots don't understand post-M&A timeline pressure.)

Your IT team will need to build some custom connectors to SilverLake. (Your IT team is coding 70-hour weeks on core integration. Offering them more work is insulting. Vendors demanding IT involvement get eliminated immediately.)

This is transformational. It will change how you think about technology post-acquisition. (Rob doesn't need transformation rhetoric. He needs the acquisition to succeed. Vendors selling vision instead of proven execution in acquisition contexts get rejected.)

### Proof Requirements

5+ peer bank CEO references from \$4.2B-\$7.5B regional institutions that completed acquisitions (\$1.5B-\$2.2B targets) within the past 18-24 months and deployed this solution DURING or within 90 days of acquisition close. For each reference, validate: (1) acquisition close date and integration timeline, (2) IT team was NOT involved in implementation (100% vendor-owned), (3) deployment completed within 8-12 week acquisition window with zero core system disruption, (4) specific member retention metrics post-acquisition (comparison of combined entity member retention to peer bank baselines), (5) member adoption metrics within 60 days (digital engagement, transaction volume, NPS trajectory), (6) CEO testimonial on whether solution provided 'acquisition validation' proof point to board, (7) post-acquisition member communication framework (how did vendor help communicate combined entity strength to acquired members), (8) deposit flow data post-acquisition (any early signal of deposit stability from acquired members). Audited financials (3 years) showing vendor stability and profitability (critical during M&A when vendors become integration partners). SOC 2 Type II certification covering security and availability (acquired members' data sensitivity is HIGH post-acquisition). Written vendor commitment: 'We will NOT require Jack Henry professional services engagement. All integration is certified third-party partner owned.' Proof of certified Jack Henry SilverLake integration partner with track record of MULTIPLE post-acquisition deployments. Clear member communication templates and playbooks from peer bank post-acquisition deployments (shows vendor understands member retention psychology post-close). Implementation SLA: fixed 8-week go-live with week-by-week milestone structure (no flexible timelines). Fixed-cost agreement with explicit no-scope-creep language and penalty provisions if timeline slips. CIO reference calls specifically from peer post-acquisition banks (not generic CIO references). Evidence of rapid vendor onboarding to acquiring bank stakeholders (you need vendor embedded in integration team immediately, not slowly ramping up). Board presentation examples from peer banks showing how post-acquisition member retention and early revenue synergies are communicated to boards (Rob needs boardroom language). Peer acquisition integration officer references (they run integration planning-they are decision influencers you must address).

### Champion Potential

HIGH, conditional on vendor-owned implementation, acquisition timeline alignment, and member retention proof. Rob WILL champion a vendor that demonstrates: (1) proven post-acquisition deployment track record from peer bank CEOs (5+ recent examples at similar scale), (2) 100% vendor-owned implementation (zero IT team involvement confirmed), (3) 8-week go-live during acquisition integration window with fixed SLAs, (4) member retention metrics from peer post-acquisition deployments (specific %, retention comparison to baselines), (5) board communication strategy and language (how to position to board as acquisition validation), (6) CFO acquisition ROI model (cost avoidance through member retention), (7) no Jack Henry professional services dependency (certified partner only), (8) CEO testimonials from peer banks on whether solution provided 'acquisition win' narrative. The path is multi-stakeholder and sequential: Chief Integration Officer or Chief Operating Officer (champion if solution is vendor-owned and timeline-certain) → CFO (champion if member retention ROI model is credible) → Peer bank CEOs (champion if they can validate post-acquisition deployment success) → Board (champions when acquisition vindication narrative is proven via member retention and early revenue synergies) → Rob (ultimate champion when all stakeholders align that this is 'acquisition support, not distraction'). Best strategy: lead with peer bank CEO post-acquisition case studies emphasizing member retention outcomes and acquisition validation narratives. Get Chief Integration Officer sold first—they control the integration portfolio and can green-light this as 'integration enabler.' Position to board as 'early proof that combined entity is stronger,' not 'optional technology project.' This becomes Rob's evidence that he can execute M&A at scale.

undefined • Variation

# Robert "Rob" Castellano

President and Chief Executive Officer | \$18B | Birmingham, Alabama | Age 58

## Layers 1-2: Identity & Institution

### Career Background

Rob started as a commercial loan officer at a regional bank in Huntsville at 24, grinding through credit analysis for six years before moving into branch management. He made his name turning around an...

### Education

BS Finance, University of Alabama; MBA, Vanderbilt Owen Graduate School of Management

### Institution Type

Community bank (state-chartered)

### Market Footprint

Birmingham metro, Huntsville, Tuscaloosa, Mobile. Single-state, 4-market footprint.

### Customer Base

60% consumer, 30% small business, 10% commercial/CRE. Strong in healthcare and automotive dealer verticals.

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$5M. Board approval required for technology contracts over \$5M or multi-year commitments over \$10M total.

### Buying Role

Final decision maker. Buying committee: 5-8 people with formal procurement and vendor management team. Formal RFP and contract review process.

### Board Relationship

Complex. The board is in transition with mixed perspectives on digital strategy. Some board members ...

### Core Platform

FIS Horizon

### Digital Banking

FIS Horizon-integrated digital banking. Adoption 40-50%. NPS 3.8-4.2/5.

### Cloud Posture

Selective cloud adoption. Core on-premise or hosted. Cloud testing environments.

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Conservative. Rob has seen two competitors fail from aggressive growth. He believes steady, relationship-driven growth protects the bank and its communities.

### Decision Style

Gut-instinct tempered by CFO data. Rob trusts people, not slide decks. He makes decisions by talking to peers and trusted advisors, not by reading ana...

### Trust Signals

Peer CEO references (strongest). Face-to-face meetings with vendor leadership. Vendor's financial stability and years in business. Local/regional presence (a vendor with a Southeast office gets more trust than one headquartered in San Francisco).

### Top 3 Challenges

- Maintaining competitive pace despite organizational constraints.

### Current Priority

N/A

## Layer 7: Buying Context

### Active Trigger

OCC MRA on third-party vendor management

### Budget Range

\$68-88M annually

### Sales Cycle

9-15 months for platforms. 4-8 weeks for point solutions.

### Integration Requirements

Must integrate with FIS Horizon via published API or certified partner.

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

The OCC cited your vendor governance as deficient. Your next step is to deploy a vendor that PROVES your governance improvements are real. This solution has SOC 2 Type II certification, audited financials, quarterly OCC-aligned risk reporting, and SLAs tied to measurable outcomes. This is how you close the MRA.

Peer bank in Charlotte: \$17B institution, OCC MRA on vendor management, deployed this solution, closed the MRA 11 months later. Their Chief Risk Officer told the OCC: 'Our new vendor governance framework, including this vendor, demonstrates we have improved our third-party risk controls.' The MRA closed. That is your playbook.

Your in-transition board wants a vendor that is a 'safe bet' while you are managing board integration post-M&A. This vendor is 15+ years old, profitable, externally audited, SOC 2 Type II certified, and carries significant insurance. No startup risk. No governance risk. This is exactly what a cautious board wants during governance transition.

The OCC will attend your exit meeting when you claim MRA remediation. This vendor's audited financials, SOC 2 Type II certification, and documented governance controls are what you show the OCC as proof. Regulators respond to objective, documented compliance—this vendor provides exactly that.

### ✗ Language That Repels

We are VC-backed and well-funded. We are a high-growth startup. (The OCC cited your governance failures. VC-backed startups represent VENDOR RISK to regulators. Startups fail, burn through capital, disappear. After being called out for inadequate vendor governance, deploying a startup signals you learned nothing from the MRA.)

Let us customize this solution to your environment. We will adapt it to your unique needs. (The OCC wants to see standardized, auditable, documented controls. Customization creates deviation, increases audit complexity, and makes governance assessment harder for regulators. Vendors pushing bespoke implementations are creating governance problems, not solving them.)

Vendor due diligence typically takes 16-20 weeks. We want to be thorough. (The OCC MRA has a closure timeline. Your Chief Risk Officer is under pressure. Extended vendor evaluation delays MRA closure and frustrates the regulator. Vendors who slow down risk management processes get eliminated during regulatory mandates.)

We handle our own vendor management and compliance internally. Trust our process. (The OCC just told you your existing vendor processes are inadequate. Vendors who tell you to 'trust their internal processes' instead of providing external audit validation are part of the problem, not the solution.)

### Proof Requirements

Audited financial statements (full 3 years: income statement, balance sheet, cash flow) filed with independent audit firm, showing revenue stability, positive earnings, and no going-concern warnings (critical for OCC confidence in vendor longevity). SOC 2 Type II report (most recent, within 2 years) covering: (1) security controls, (2) availability (uptime guarantees), (3) processing integrity (accurate transaction processing), (4) confidentiality (data protection), and (5) privacy (personal data handling). Formal Business Continuity Plan (BCP) and Disaster Recovery Plan (DRP) with documented Recovery Time Objective (RTO) and Recovery Point Objective (RPO), tested annually and validated by third-party assessor. Vendor Management Agreement template showing: (1) performance SLAs tied to measurable metrics, (2) escalation procedures for failures, (3) quarterly governance reporting aligned with OCC third-party vendor risk guidance, (4) audit rights (rights to inspect vendor systems and controls), (5) insurance coverage requirements, and (6) termination provisions. Evidence of regular third-party audits (minimum annual, conducted by Big 4 or equivalent firm). 4+ peer bank Chief Risk Officer references from \$14B-\$22B regional institutions that deployed this vendor POST-OCC MRA on vendor management, specifically documenting: (1) MRA deficiency summary before deployment, (2) how this vendor addressed governance gaps, (3) timeline from deployment to MRA closure, (4) OCC examiner feedback on governance improvements, (5) internal audit findings post-deployment, (6) CRO perspective on governance risk reduction. Formal letter of commitment to quarterly risk management reporting aligned with OCC guidance (OCC Bulletin 2013-29: Third-Party Relationships-Risk Management Guidance). Insurance documentation: (1) cyber liability (\$XX coverage minimum), (2) errors and omissions, (3) directors and officers, showing vendor maintains adequate insurance. Vendor financial metrics: years in business (15+ years preferred, shows stability), revenue growth trajectory (steady growth preferred, not venture burn), and publicly verifiable information (Dun & Bradstreet rating, credit ratings if available). FFIEC guidance alignment: documentation showing how vendor governance framework aligns with Federal Financial Institutions Examination Council (FFIEC) third-party service provider audit guidance. Key person insurance or succession plan documentation (regulators worry about vendor key person dependencies during transitions). Regulatory examination history: disclosure of any OCC, Federal Reserve, FDIC, or state regulator findings related to vendor governance at this vendor across their customer base. Board-ready governance summary document (1-page) showing: vendor financial stability rating, compliance certifications, insurance coverage, SLA performance commitments, and governance risk score. Evidence of vendor support for enhanced due diligence: documented procedures for vendor risk questionnaires, real-time performance monitoring dashboards, escalation triggers, and ongoing compliance tracking. Reference calls with external auditors or audit committee members from peer banks (not just vendor references—-independent auditor perspectives carry weight with OCC). Documentation of vendor's understanding of OCC specific guidance: white papers, documentation, or evidence that vendor understands OCC Bulletin 2013-29, Appendix B (Outsourcing Technology Services), and other relevant OCC guidance on vendor management. Escrow arrangements or key person insurance: documentation that critical vendor assets, source code, or data are held in escrow or insured against key person loss. Contractual commitment to remediation SLAs: if vendor services fail to meet performance thresholds, documented commitment to remediation or price reduction. Peer CRO perspective on 'governance confidence': specific quotes or testimonials from Chief Risk Officers at peer banks describing how this vendor reduced their vendor governance risk and gave them confidence in regulatory discussions.

### Champion Potential

HIGH, but exclusively conditional on governance compliance and regulatory closure positioning. Rob will ONLY champion this vendor if: (1) Chief Risk Officer validates compliance with OCC third-party vendor management guidance and confirms governance alignment, (2) audited financials (3 years) demonstrate vendor stability

with no profitability concerns or going-concern warnings, (3) SOC 2 Type II certification covers security, availability, processing integrity, confidentiality, and privacy, (4) peer bank Chief Risk Officers from similar-scale institutions cite MRA closure support and governance improvement from this vendor deployment, (5) external auditors confirm SOC 2 Type II certification reduces vendor audit risk, (6) board members see vendor selection as 'governance solution' not just 'technology purchase,' (7) contract includes performance SLAs with documented escalation procedures aligned with OCC expectations, (8) quarterly OCC-aligned risk reporting commitment is contractually committed. The path is multi-stakeholder and tightly sequential: Chief Risk Officer (champion if governance compliance and OCC alignment are demonstrable) → External Auditors (champion if SOC 2 Type II certification reduces audit scope) → CFO (champion if vendor cost is reasonable relative to governance benefits) → Peer CROs (champion if they have closed MRAs using this vendor) → Rob (champion only if all previous stakeholders have validated governance credibility and MRA closure support). Best strategy: lead with regulatory compliance positioning and peer bank CRO validation from MRA closure scenarios. Position as 'vendor that proves your governance improvements to the OCC and closes the MRA.' Show Rob that this vendor purchase decision is his evidence to regulators that governance has improved. The OCC exit meeting is the ultimate success metric—this vendor must visibly contribute to MRA closure.

undefined • Variation

# Sandra "Sandy" Okonkwo

Chief Executive Officer | \$1.8B | Portland, Oregon | Age 52

## Layers 1-2: Identity & Institution

### Career Background

Sandy started as a commercial lending officer at a regional bank in Chicago at 25, quickly moving into credit administration and risk management. She built a reputation for rigorous financial discipli...

### Education

BA Economics, Howard University; MBA Finance, University of Chicago Booth School of Business

### Institution Type

Credit union (federally chartered)

### Market Footprint

Portland metro, Eugene, Salem, Vancouver Washington. Four-state presence (Oregon, Washington, Idaho, Northern California).

### Customer Base

78% consumer (30% young professionals under 35, 48% ages 35-60), 22% small business. Strong in healthcare, education, and nonprofit verticals due to employer partnerships.

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$250K. Board approval required for technology contracts over \$250K or multi-year commitments over \$750K total.

### Buying Role

Final decision maker. Buying committee: 3-4 people. Informal process for deals under \$100K.

### Board Relationship

Strong. The board is conservative and trusts the executive team's technical judgment. Board focus is...

### Core Platform

Fiserv DNA

### Digital Banking

Legacy Fiserv DNA digital module. Adoption 25-35%. NPS 2.8-3.5/5.

### Cloud Posture

Cloud-cautious. Data residency and regulatory concerns.

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Moderate with financial discipline. Sandy views calculated risk (backed by ROI analysis) as essential for competitive survival. But she distinguishes sharply between strategic risk and operational risk. She will not tolerate vendor risk or implementation risk.

### Decision Style

Data-driven ROI analysis first, then peer reference validation. Sandy requires a financial case: upfront cost, 3-year TCO, revenue impact or cost savi...

### Trust Signals

Audited financials and 3+ years of stability (vendor viability). Peer CU references with similar-sized institutions. Clear ROI model with conservative assumptions. Implementation partner track record (how many CUs have they successfully gone live with?). Direct access to vendor leadership who understand credit union economics.

### Top 3 Challenges

- Member/customer attrition: Defection to digital competitors.
- Legacy technology: Aging infrastructure constrains innovation.

### Current Priority

Accelerate digital transformation to slow attrition.

## Layer 7: Buying Context

### Active Trigger

Member attrition: 18-34 age group down 14% YoY

### Budget Range

\$13-19M annually

### Sales Cycle

12-18 months for platforms. 6-10 weeks for point solutions.

### Integration Requirements

Must integrate with Fiserv DNA via published API or certified partner.

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Your 18-34 member cohort is down 14% YoY. Peer CU data is unambiguous: members who use mobile for primary banking stay 3.2x longer than those who don't. But adoption is the barrier. This solution targets digital adoption as the retention lever directly.

We worked with three credit unions your size in the past 18 months, all losing young members at similar rates. All three recovered 8-12% of lost deposits within 12 months of deployment. Specific number: one \$1.9B CU in the Pacific Northwest recovered \$18M in deposits from 18-34 cohort post-launch. You can call her.

Sandy, you came in as a modernizer. You made the financial case for digital investment. A solution that demonstrates quantified member attrition reversal is proof your strategy is working. Your board (average age 63) will vote yes when they see peer CU financial proof, not 'transformation rhetoric.' We provide that proof.

Fixed cost, fixed timeline, zero internal IT involvement. Certified Fiserv partner handles all DNA connectivity. Your team focuses exclusively on member adoption and experience refinement. Implementation is 8 weeks, go-live on schedule, branch operations untouched.

### ✗ Language That Repels

Replace Fiserv DNA. Rip-and-replace your core platform. (You are contractually committed to Fiserv DNA until 2028. Suggesting core replacement is immediate veto. Board and regulator will not tolerate discussion of alternative cores.)

Your implementation will be complex. We will need to customize heavily and build bridges. (Sandy rejected multiple 'best-of-breed' vendors precisely because integration costs exceeded 25% of software cost. Heavy customization positioning is immediate rejection. This conversation ends.)

Go live in 90 days. Aggressive timeline, minimal testing. (You are a \$1.8B NCUA-regulated credit union. Conservative board and NCUA examiners will not tolerate fast-track timelines without extensive testing. Vendors suggesting aggressive speed trigger risk aversion, not interest.)

We are a Series A startup. Venture-backed. Innovative. (Sandy demands audited financials from vendors >\$1M contract value. Pre-revenue or unprofitable vendors create vendor risk anxiety. Startup positioning immediately triggers 'Do they have staying power?' questions that kill deals.)

### Proof Requirements

Audited financials (past 3 years, profitable, demonstrating financial stability and sustainable business model). 4+ peer credit union CEO references from \$1.2B-\$2.5B institutions in Pacific Northwest or similar regional markets, deployed in past 18 months, with member attrition challenge at deployment time. For each reference, validate: (1) baseline young member attrition rate at deployment (proof of comparable pain point), (2) specific quantified attrition recovery (% of lost young members recovered, dollar value of recovered deposits), (3) implementation timeline (proof of 6-10 week go-live), (4) FTE cost to CU during implementation (proof that internal team effort was minimal), (5) post-go-live digital adoption rates from young member cohort (app downloads, monthly active usage, transaction frequency), (6) post-go-live NPS improvement in young member segment (proof of satisfaction improvement), (7) CFO or Chief Analytics Officer perspective on financial impact and ROI validation. Written fixed-cost, fixed-timeline implementation agreement with penalty clauses for timeline slippage (proof of vendor accountability). Comprehensive ROI model: upfront software cost + 3-year TCO + implementation cost, conservative revenue impact model (member retention value per recovered member × % recovery rate), payback period (proof of 18-24 month timeline), three-year cumulative ROI (proof of 60%+ return). Fiserv DNA certification or partnership agreement (proof of certified integration capability with DNA, zero core system disruption). Implementation partner track record: minimum 15 credit unions gone live, 90%+ on-time delivery rate. Evidence of peer CU member communication strategy and playbooks (how did vendor help communicate value to young member cohort post-launch?). Reference calls specifically with CFO or Chief Analytics Officer from peer CUs (Sandy is a former CFO; peer CFO validation is critical). Pilot approach documentation if available (phased rollout proof from peer institutions, success metrics for pilot-to-scale transition). Member adoption benchmarks from peer institutions showing realistic 6-month adoption curves and by what mechanisms adoption was driven. Board presentation examples from peer CU deployments (how was attrition recovery and ROI case communicated to boards?). Young member cohort interview samples from peer CUs post-deployment (qualitative proof: why members stayed and adopted). Regulatory coordination documentation showing how NCUA examiners view this category of investment (Sandy is risk-averse; regulator acceptance reduces perceived risk).

### Champion Potential

MODERATE-TO-HIGH, conditional on peer credit union attrition recovery validation and conservative financial modeling with clear board communication strategy. Sandy WILL champion this vendor if: (1) 4+ peer credit union CEO references validate quantified young member attrition recovery with specific dollar recovery metrics and CFO validation, (2) audited financials demonstrate vendor profitability and 3+ year sustainability (no burn-rate concerns), (3) CFO builds credible ROI model showing 18-24 month payback and 60%+ three-year cumulative ROI (Sandy will challenge optimistic assumptions), (4) implementation timeline is proven and fixed (6-10 weeks) with SLA commitments and penalty clauses for delays, (5) Fiserv DNA integration is certified partner-owned with proof of zero internal IT involvement, (6) phased pilot approach is available (reduces board risk perception), (7) vendor provides board-ready presentation material showing peer CU attrition recovery and financial impact (Sandy knows her board needs this language). The multi-stakeholder path is sequential: CFO Michael Torres (champion for financial case, vendor risk mitigation, and

accountable implementation) → CIO Janet Liu (champion if IT burden is minimal and certified partner proof is clear) → Sandy (champion if member attrition recovery is proven and peer validation is strong) → Younger board members (ages 35-50, tech-sector employees; champion if digital investment narrative is proven) → Older board members (champion if ROI is conservative and peer CU CEO endorsement is strong). Best strategy: lead with peer credit union CEO references showing quantified young member attrition reversal + conservative financial modeling with clear quarterly milestone proof points. Sandy is a former CFO with peer CFO mindset; she values peer CEO/CFO validation above all. Show her the numbers, peer CEO testimonials on attrition reversal, and conservative ROI modeling, and she will build the board narrative. Emphasize that this is 'member retention investment,' not 'technology modernization project' language.

undefined • Variation

# Sandra "Sandy" Okonkwo

Chief Executive Officer | \$8B | Portland, Oregon | Age 52

## Layers 1-2: Identity & Institution

### Career Background

Sandy started as a commercial lending officer at a regional bank in Chicago at 25, quickly moving into credit administration and risk management. She built a reputation for rigorous financial discipli...

### Education

BA Economics, Howard University; MBA Finance, University of Chicago Booth School of Business

### Institution Type

Credit union (federally chartered)

### Market Footprint

Portland metro, Eugene, Salem, Vancouver Washington. Four-state presence (Oregon, Washington, Idaho, Northern California).

### Customer Base

78% consumer (30% young professionals under 35, 48% ages 35-60), 22% small business. Strong in healthcare, education, and nonprofit verticals due to employer partnerships.

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$750K-\$1.5M. Board approval required for technology contracts over \$1.5M or multi-year commitments over \$3M total.

### Buying Role

Final decision maker. Buying committee: 4-6 people. Formal RFP process for major purchases.

### Board Relationship

Strong but demanding. The board is growth-oriented and expects digital investments to drive measurab...

### Core Platform

Jack Henry Symitar

### Digital Banking

Jack Henry Symitar-integrated digital banking. Adoption 40-50%. NPS 3.8-4.2/5.

### Cloud Posture

Selective cloud adoption. Core on-premise or hosted. Cloud testing environments.

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Moderate with financial discipline. Sandy views calculated risk (backed by ROI analysis) as essential for competitive survival. But she distinguishes sharply between strategic risk and operational risk. She will not tolerate vendor risk or implementation risk.

### Decision Style

Data-driven ROI analysis first, then peer reference validation. Sandy requires a financial case: upfront cost, 3-year TCO, revenue impact or cost savi...

### Trust Signals

Audited financials and 3+ years of stability (vendor viability). Peer CU references with similar-sized institutions. Clear ROI model with conservative assumptions. Implementation partner track record (how many CUs have they successfully gone live with?). Direct access to vendor leadership who understand credit union economics.

### Top 3 Challenges

- Core contract expiration: Forced evaluation of replacements or renegotiation.
- Maintaining competitive pace despite organizational constraints.

### Current Priority

Complete core contract evaluation and peer validation.

## Layer 7: Buying Context

### Active Trigger

Core contract renewal; board demanding competitive bids

### Budget Range

\$35-48M annually

### Sales Cycle

9-15 months for platforms. 4-8 weeks for point solutions.

### Integration Requirements

Must integrate with Jack Henry Symitar via published API or certified partner.

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Your Symitar renewal window is strategic leverage. Peer CU data shows 8 institutions (\$5B-\$12B) that deployed third-party solutions during core negotiation cycles extracted 15-22% price reductions and explicit roadmap commitments from Jack Henry because they demonstrated viable alternatives. This is not distraction; it is negotiation strategy.

Your new board chair is ex-tech executive. She is expecting you to use this renewal window strategically, not just rubber-stamp JH. Deploying a third-party solution that improves member adoption is proof you are negotiating from strength, not accepting JH terms as given. This signals board leadership to shareholders that you own the competitive dynamic.

Jack Henry will try to show you Q3 2026 roadmap commitment on this capability. Verify: can they commit in writing with SLAs? Peer CU data shows 'we will do this' becomes 'we will consider this' once renewal is signed. Deploying now forces JH to prove capability or concede that alternative solutions are necessary. You control the timeline, not Jack Henry.

Member adoption data from this deployment becomes negotiation ammunition. When you sit down with JH in renewal talks, you cite real data: 'Our members are adopting this at 28-32% within 9 months. You promised this capability years ago; we delivered it via third party. Your Q3 2026 commitment is too late.' Concrete member demand beats abstract roadmap promises.

### ✗ Language That Repels

This solution replaces Jack Henry Symitar. Consider core migration. (Sandy is contractually committed to Symitar through 2028. Suggesting core replacement is immediate disqualification. This conversation ends before it starts.)

Wait until Jack Henry finishes their renewal negotiation before evaluating this. (The renewal window IS the leverage point. Solutions deployed post-renewal are too late to inform negotiation. Vendors suggesting post-renewal timing are misaligned with the actual decision lever.)

This requires extensive Jack Henry professional services integration. (Jack Henry is consumed with core renewal negotiations. Any vendor demanding Jack Henry services becomes a negotiation friction point and gets deprioritized. Vendors creating JH service dependencies are obstacles to execution, not solutions.)

Your board will need 4-6 months of evaluation before board approval. (Growth-oriented board with ex-tech chair expects decisiveness. Long-cycle evaluation delays delay renewal negotiation advantage. Sandy wants to deploy before renewal closure; slow-vendor positioning misses the window entirely.)

### Proof Requirements

4+ peer credit union CEO/CFO references from \$6B-\$12B institutions that deployed this solution during core platform renewal negotiations in the past 18 months. For each reference, validate: (1) core platform being negotiated (Jack Henry Symitar preferred, but Fiserv or other acceptable), (2) specific quantified member adoption rates achieved within 9 months post-launch (proof of capability credibility), (3) explicit evidence that member adoption metrics were used in core platform renewal discussions—quotes from renewal negotiations showing vendor used member data to pressure core vendor on pricing, roadmap timing, or API commitments (this is critical proof), (4) integration approach with Symitar (certified Jack Henry partner-owned, zero internal IT development), (5) CFO perspective on 3-year TCO and ROI justification to board during renewal period, (6) specific roadmap concessions or pricing improvements extracted from core vendor during renewal based on third-party solution deployment (quantified dollar savings or feature acceleration), (7) post-renewal platform strategy (did they keep third-party solution, or phase it out post-renewal?), (8) implementation timeline proof (10-12 week actual delivery, before/after renewal closure). Audited financials (past 3 years) demonstrating vendor profitability, stability, and sustainable business model (no VC burn concerns). Analyst support (Celent, Datos positioning) on competitive necessity of third-party acceleration layers on top of legacy cores during contract renewal cycles. Jack Henry Symitar certification with proof of 15+ credit union integrations, 90%+ on-time delivery, zero Symitar core disruptions. Reference calls specifically with CFO and Chief Digital Officer from peer institutions (not generic CIO references—Sandy wants peer CFO validation on negotiation strategy and ROI). Written implementation timeline guarantee (10-12 weeks maximum with penalty clauses for overruns). Evidence of successful board presentation materials from peer CU deployments (how did peer boards justify this as 'renewal negotiation positioning' vs. speculative spending?). Specific Jack Henry Symitar architecture documentation proving certified partner integration model and zero internal development requirement. Peer CEO testimonials on whether solution deployment strengthened their renewal negotiation position (direct quote: 'This member adoption data became our leverage point with Jack Henry in renewal talks'). Cost model showing 3-year TCO, revenue impact from member adoption (lifetime value), payback timeline, three-year cumulative ROI. Renewal negotiation playbook or case study from peer institution showing how member adoption metrics were presented to core vendor during pricing/roadmap discussions. Post-renewal contract samples from peer CUs showing specific concessions or improvements attributed to third-party solution deployment (e.g., 'API access acceleration from Q4 2027 to Q2 2027 based on competitive pressure'). Board communication framework showing how this was positioned as 'strategic investment informing renewal negotiations,' not standalone technology project.

### Champion Potential

HIGH, conditional on renewal negotiation positioning and peer CU evidence of extracted concessions. Sandy WILL champion this vendor if: (1) peer CU references validate that third-party deployment during renewal cycle extracted quantified concessions from core vendor (pricing reduction or roadmap acceleration), (2) implementation timeline is proven tight (10-12 weeks, ships before renewal closure), (3) member adoption metrics from peer CUs are credible and benchmark-comparable to Sandy's membership, (4) CFO can model 3-year TCO and ROI as 'strategic investment informing renewal negotiation,' (5) CIO confirms certified partner integration requires zero internal IT involvement, (6) solution is explicitly framed as negotiation leverage tool, not as replacement or redundant spending. The path is sequential and critical: CFO Michael (champion if peer CFO validation shows renewal concessions extracted + ROI model is defensible) → CIO Janet (champion if integration burden is eliminated via certified partner) → New tech-savvy board chair (champion if strategic positioning on negotiation leverage is clear) → Sandy (champion only after all three approve, and only if renewal negotiation positioning is iron-clad). Best strategy: lead with peer CU CEO/CFO case studies showing quantified concessions extracted from core vendor during renewal negotiations. Show Sandy hard numbers: 'Peer \$8B CU deployed, presented member adoption to Jack Henry, extracted \$2.1M in total concessions.' Show CFO Michael peer CFO references validating negotiation strategy. Position to new board chair as 'strategic use of competitive positioning during renewal'-this is exactly what a tech-savvy chair expects. Sandy will champion when all stakeholders validate that this is negotiation leverage, not technology distraction.

undefined • Variation

# Sandra "Sandy" Okonkwo

Chief Executive Officer | \$19B | Portland, Oregon | Age 52

## Layers 1-2: Identity & Institution

### Career Background

Sandy started as a commercial lending officer at a regional bank in Chicago at 25, quickly moving into credit administration and risk management. She built a reputation for rigorous financial discipli...

### Education

BA Economics, Howard University; MBA Finance, University of Chicago Booth School of Business

### Institution Type

Credit union (federally chartered)

### Market Footprint

Portland metro, Eugene, Salem, Vancouver Washington. Four-state presence (Oregon, Washington, Idaho, Northern California).

### Customer Base

78% consumer (30% young professionals under 35, 48% ages 35-60), 22% small business. Strong in healthcare, education, and nonprofit verticals due to employer partnerships.

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$3M. Board Finance Committee approval for technology contracts over \$3M or multi-year commitments over \$7M total.

### Buying Role

Final decision maker and strategic filter. Reviews all technology contracts over \$1M personally. Chairs the Digital Strategy Committee (meets monthly, hands-on involvement).

### Board Relationship

Strong but requires navigation. Sandy was the board's consensus choice after the previous CEO's abru...

### Core Platform

Jack Henry Symitar

### Digital Banking

Modern Jack Henry Symitar-native or best-of-breed digital. Adoption 55-65%. NPS 4.2-4.5/5.

### Cloud Posture

Cloud-native growth systems. Core on traditional infrastructure.

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Moderate with financial discipline. Sandy views calculated risk (backed by ROI analysis) as essential for competitive survival. But she distinguishes sharply between strategic risk and operational risk. She will not tolerate vendor risk or implementation risk.

### Decision Style

Data-driven ROI analysis first, then peer reference validation. Sandy requires a financial case: upfront cost, 3-year TCO, revenue impact or cost savi...

### Trust Signals

Audited financials and 3+ years of stability (vendor viability). Peer CU references with similar-sized institutions. Clear ROI model with conservative assumptions. Implementation partner track record (how many CUs have they successfully gone live with?). Direct access to vendor leadership who understand credit union economics.

### Top 3 Challenges

- Maintaining competitive pace despite organizational constraints.

### Current Priority

N/A

## Layer 7: Buying Context

### Active Trigger

Just merged with \$7B CU; dual-core consolidation required

### Budget Range

### Sales Cycle

6-12 months for strategic platforms. 2-4 weeks for point solutions.

### Integration Requirements

\$70-90M annually

Must integrate with Jack Henry Symitar via published API or certified partner.

### Layer 8: Messaging Receptivity

#### ✓ Language That Resonates

- Innovation leadership: This positions you ahead of competitors.
- Member experience: Directly improves NPS and deposit growth (peer data: 3-5% correlation).
- API-first, no core involvement required.
- Analyst validated (Forrester/Celent).

#### ✗ Language That Repels

- Designed for stability. (Not innovative)
- 12-month implementation. (Too slow)
- Requires professional services integration. (Not self-service)
- New to market. (Unproven)

#### Proof Requirements

Analyst validation. Case studies from comparable leaders. 30-day pilot. Direct product access.

#### Champion Potential

HIGH. Leadership aligned. Clear business case will be internally sponsored.

undefined • Variation

# Sandra "Sandy" Okonkwo

Chief Executive Officer | \$4.2B | Portland, Oregon | Age 52

## Layers 1-2: Identity & Institution

### Career Background

Sandy started as a commercial lending officer at a regional bank in Chicago at 25, quickly moving into credit administration and risk management. She built a reputation for rigorous financial discipli...

### Education

BA Economics, Howard University; MBA Finance, University of Chicago Booth School of Business

### Institution Type

Credit union (federally chartered)

### Market Footprint

Portland metro, Eugene, Salem, Vancouver Washington. Four-state presence (Oregon, Washington, Idaho, Northern California).

### Customer Base

78% consumer (30% young professionals under 35, 48% ages 35-60), 22% small business. Strong in healthcare, education, and nonprofit verticals due to employer partnerships.

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$750K-\$1.5M. Board approval required for technology contracts over \$1.5M or multi-year commitments over \$3M total.

### Buying Role

Final decision maker. Buying committee: 4-6 people. Formal RFP process for major purchases.

### Board Relationship

Strong. The board is conservative and trusts the executive team's technical judgment. Board focus is...

### Core Platform

Fiserv DNA

### Digital Banking

Legacy Fiserv DNA digital module. Adoption 25-35%. NPS 2.8-3.5/5.

### Cloud Posture

Cloud-cautious. Data residency and regulatory concerns.

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Moderate with financial discipline. Sandy views calculated risk (backed by ROI analysis) as essential for competitive survival. But she distinguishes sharply between strategic risk and operational risk. She will not tolerate vendor risk or implementation risk.

### Decision Style

Data-driven ROI analysis first, then peer reference validation. Sandy requires a financial case: upfront cost, 3-year TCO, revenue impact or cost savi...

### Trust Signals

Audited financials and 3+ years of stability (vendor viability). Peer CU references with similar-sized institutions. Clear ROI model with conservative assumptions. Implementation partner track record (how many CUs have they successfully gone live with?). Direct access to vendor leadership who understand credit union economics.

### Top 3 Challenges

- Legacy technology: Aging infrastructure constrains innovation.

### Current Priority

N/A

## Layer 7: Buying Context

### Active Trigger

NCUA exam finding on cybersecurity and vendor oversight

### Budget Range

\$22-30M annually

### Sales Cycle

12-18 months for platforms. 6-10 weeks for point solutions.

### Integration Requirements

Must integrate with Fiserv DNA via published API or certified partner.

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Your NCUA cybersecurity and vendor oversight finding is regulatory leverage. You now have board authority to address vendor governance gaps that your conservative board would normally defer. This vendor is your proof point that you are tightening controls and satisfying regulator expectations. Peer CUs used regulatory findings as catalyst to upgrade vendor governance—and the upgrade resolved the finding.

Four credit unions at your asset size (\$3B-\$5.5B) closed NCUA cybersecurity findings within 9-12 months by improving third-party vendor oversight frameworks. The common denominator: they selected vendors with pre-built governance documentation (SOC 2, SLAs, risk reporting) that directly addressed NCUA's specific examination findings. Your finding is similar—NCUA wants to see your ability to monitor, measure, and manage vendor risk in real time.

NCUA is not asking for digital innovation. NCUA is asking for governance maturity and auditable controls. This vendor provides both: audited financials (3 years), SOC 2 Type II covering security and availability, pre-built vendor agreements with SLAs and performance monitoring requirements, and quarterly risk reporting aligned with NCUA examination standards. These are the artifacts NCUA will examine in your exit meeting.

Your CISO is now hyper-focused on vendor risk. Any vendor selection must reduce vendor risk management burden, not increase it. This vendor comes with pre-completed risk assessments, standard contracts, and governance frameworks that your CISO can audit immediately—no custom questionnaires, no extended due diligence cycles. Fast vendor evaluation becomes proof of governance discipline.

### × Language That Repels

Modernize your technology platform now. NCUA finding is the perfect forcing function for digital transformation. (Sandy's board is risk-averse. NCUA finding means regulatory stability is now a mandate, not an option. Vendors suggesting transformation during regulatory scrutiny are misaligned with governance urgency. Transformation rhetoric sounds like distraction from finding closure.)

Our startup is VC-backed by prestigious firms. We are innovative and agile. (NCUA explicitly scrutinizes vendor stability. VC-backed startups are regulatory red flags—burn rate, funding uncertainty, exit risk. During regulatory findings, conservative boards and CISOs eliminate startups automatically.)

Let us manage your vendor governance. You can trust us to handle the oversight. (NCUA found your vendor governance inadequate. Any vendor suggesting you delegate oversight creates immediate skepticism. This is regulatory insult—NCUA wants YOU to own oversight and provide evidence of active monitoring.)

Implementation takes 24 months. We will take our time getting this right. (Your CISO and Chief Risk Officer are in detailed NCUA discussions now. Long implementation cycles delay finding closure narratives. Vendors suggesting slow, cautious timelines are perceived as unable to move at regulatory response pace.)

### Proof Requirements

Audited financial statements (3 consecutive years) demonstrating revenue stability, profitability, positive cash flow, and no venture/private equity burn rate concerns. SOC 2 Type II attestation (current, valid for at least 12 months) specifically covering: security, availability, and processing integrity domains relevant to financial services. Formal Business Continuity Plan and Disaster Recovery Plan documentation with RTO/RPO specifications aligned with financial services standards. Pre-built, NCUA-compliant vendor agreement templates with SLAs tied to specific, measurable performance metrics and real-time monitoring requirements. Written commitment to quarterly third-party risk reporting aligned with NCUA examination guidance standards (Appendix A to Part 748). Insurance documentation: cyber liability insurance (\$5M+ coverage), errors & omissions, key person insurance, and proof of financial institution experience. 5+ peer reference calls from CISO or Chief Risk Officer at credit unions (\$3B-\$5.5B) that closed NCUA cybersecurity or vendor management findings within 12 months of vendor deployment. For each reference: (1) specific NCUA finding language and examination date, (2) how the vendor's governance framework directly addressed NCUA's examination concerns, (3) timeline from vendor selection to NCUA finding closure, (4) specific SLAs and monitoring mechanisms that satisfied regulator expectations, (5) whether NCUA audited the vendor governance implementation (external validation), (6) whether the vendor required custom questionnaires/due diligence or if standardized assessments sufficed. Evidence that vendor has supported 10+ credit union NCUA findings or regulatory requirements (shows regulatory experience, not green field). NCUA examination guidance alignment documentation (showing how vendor governance framework maps to specific requirements in Appendix A Part 748 Third-Party Service Providers). Proof that vendor has worked with Big Four audit firms (external auditor endorsement reduces Sandy's audit burden). Written vendor commitment to participate in NCUA examination process if requested (transparency and regulatory cooperation). Reference calls specifically with peer CISO or Chief Risk Officer (not product references)—ask about ease of NCUA interaction and whether NCUA pre-approved the vendor governance model. Documentation showing vendor has zero regulatory findings or violations in past 5 years (vendor stability = regulatory confidence).

### Champion Potential

MODERATE-TO-HIGH, but heavily conditional on NCUA regulatory compliance positioning and rapid closure proof. Sandy will champion this vendor if: (1) CISO confirms compliance with NCUA cybersecurity and vendor management guidance (Appendix A Part 748), (2) audited financials and SOC 2 Type II certification validate vendor stability and control maturity, (3) peer CISO/Chief Risk Officer references from similar-sized CUs cite NCUA finding closure timelines (9-12 months) enabled by this vendor's governance framework, (4) Chief Risk Officer confirms the vendor's governance model reduces vendor risk assessment burden (pre-built, standardized, not custom), (5) contract includes SLAs and monitoring mechanisms aligned with NCUA examination requirements, (6) vendor can provide documentation supporting board audit committee presentation on NCUA alignment and finding closure narrative. The path is sequential and conditional on regulatory alignment: CISO (champion for NCUA compliance validation and governance framework credibility) → Chief Risk Officer (champion for vendor risk reduction and standardized controls) → CFO (champion for conservative financial positioning and no burn rate concerns) → Sandy (champion only if finding closure pathway is clear and CISO/CRO are satisfied) → Conservative board (champions if NCUA alignment and regulatory compliance narratives are proven and finding closure appears within 12-month window). Best strategy: lead with NCUA regulatory compliance credibility (audited financials, SOC 2, exam guidance alignment, zero regulatory findings) and peer CU NCUA finding closure case studies. Show Sandy that this vendor purchase is proof she is delivering on finding closure and demonstrating regulatory responsiveness. Position vendor selection as evidence of governance maturity that will satisfy NCUA in the exit meeting and restore board confidence in her judgment.

undefined • Variation

# Sandra "Sandy" Okonkwo

Chief Executive Officer | \$27B | Portland, Oregon | Age 52

## Layers 1-2: Identity & Institution

### Career Background

Sandy started as a commercial lending officer at a regional bank in Chicago at 25, quickly moving into credit administration and risk management. She built a reputation for rigorous financial discipli...

### Education

BA Economics, Howard University; MBA Finance, University of Chicago Booth School of Business

### Institution Type

Credit union (federally chartered)

### Market Footprint

Portland metro, Eugene, Salem, Vancouver Washington. Four-state presence (Oregon, Washington, Idaho, Northern California).

### Customer Base

78% consumer (30% young professionals under 35, 48% ages 35-60), 22% small business. Strong in healthcare, education, and nonprofit verticals due to employer partnerships.

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$5M. Board approval required for technology contracts over \$5M or multi-year commitments over \$10M total.

### Buying Role

Final decision maker. Buying committee: 5-8 people with formal procurement and vendor management team. Formal RFP and contract review process.

### Board Relationship

Strong but demanding. The board is growth-oriented and expects digital investments to drive measurab...

### Core Platform

FIS Horizon

### Digital Banking

FIS Horizon-integrated digital banking. Adoption 40-50%. NPS 3.8-4.2/5.

### Cloud Posture

Selective cloud adoption. Core on-premise or hosted. Cloud testing environments.

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Moderate with financial discipline. Sandy views calculated risk (backed by ROI analysis) as essential for competitive survival. But she distinguishes sharply between strategic risk and operational risk. She will not tolerate vendor risk or implementation risk.

### Decision Style

Data-driven ROI analysis first, then peer reference validation. Sandy requires a financial case: upfront cost, 3-year TCO, revenue impact or cost savi...

### Trust Signals

Audited financials and 3+ years of stability (vendor viability). Peer CU references with similar-sized institutions. Clear ROI model with conservative assumptions. Implementation partner track record (how many CUs have they successfully gone live with?). Direct access to vendor leadership who understand credit union economics.

### Top 3 Challenges

- Board mandate: Digital roadmap required with high visibility.
- Maintaining competitive pace despite organizational constraints.

### Current Priority

Deliver early wins on the board's digital mandate.

## Layer 7: Buying Context

### Active Trigger

Board mandate: achieve top-quartile digital adoption within 2 years

### Budget Range

### Sales Cycle

9-15 months for platforms. 4-8 weeks for point solutions.

### Integration Requirements

\$105-135M annually

Must integrate with FIS Horizon via published API or certified partner.

**Layer 8: Messaging Receptivity****✓ Language That Resonates**

Your board mandate is explicit: top-quartile digital adoption within 24 months. This is not aspirational—it is a performance measurement for your tenure as CEO. We have 12 credit unions in your exact asset range (\$20B-\$32B) that achieved top-quartile positioning within 18-24 months using this solution. All moved from 45th-55th percentile to 75th+ percentile on Celent, Forrester, and Brandon Hall rankings. All while remaining operationally stable on their core platforms. This is proven velocity at scale.

The gap between your current digital adoption (50-55th percentile) and top quartile is adoption velocity, not product capability. Peer \$25B+ credit unions show that accelerating member adoption from 50% to 65%+ (in 18 months) correlates directly to competitive percentile movement of 25-35 percentile points. Your board can see this: adoption drives ranking; ranking drives competitive positioning. This solution is the adoption accelerant.

Your board expects quarterly milestone proof. We deliver board-ready adoption metrics, NPS trajectory, member segment adoption breakdown, and peer comparative benchmarking every quarter. The growth-oriented board sees forward progress against the mandate in real time. That transparency becomes your accountability proof and your political cover for the investment.

Implementation timeline is your existential constraint. Nine-month deployment with adoption ramp by month 16 means you ship by Q3 2026, reach 70% adoption by Q2 2027, achieve top-quartile certification by Q4 2027. That is mandate fulfillment 4 months early, which gives you board-level overdelivery narrative. Peer CU timelines prove this is achievable; slow-motion vendors are incompatible with your timeline pressure.

**× Language That Repels**

Improve member digital experience and engagement. (Sandy's board does not care about 'improve.' The board mandates 'top quartile within 24 months' with specific metrics. Vendors using vague 'improve' language signal they do not understand the mandate-driven urgency. This is elimination-level repulsion for a CEO operating under board directive.)

Series A or Series B startup with venture backing. (CFO will immediately ask: What if you run out of funding mid-implementation? At a \$27B institution with a board-mandated digital transformation, vendor stability is CRO gatekeeping. Startups introduce sustainability risk that a conservative CFO will not tolerate, even if the product is innovative. Startup positioning is dead on arrival.)

We will need your IT team heavily involved in customization and Horizon integration work. (Sandy has rejected multiple vendors specifically because integration cost exceeded 25% of software. At \$27B scale, IT team availability is precious. CIO Janet is already constrained managing FIS Horizon. Any vendor requiring heavy IT involvement compounds the resource bottleneck. Vendors offering standard, pre-built Horizon integration are preferred; bespoke development is disqualifying.)

You should implement this after your FIS Horizon contract renewal in 2028. (Your board mandate is 24-month acceleration. Deferred implementation contradicts the board's timeline directly. Vendors suggesting post-2028 go-live are signaling misalignment with the mandate urgency. This is immediate elimination.)

**Proof Requirements**

Audited financials (past 3 years minimum) demonstrating revenue stability, GAAP profitability (not adjusted EBITDA), and sustainable growth trajectory (no 50%+ YoY churn patterns). SOC 2 Type II certification covering security, availability, and processing integrity. 5+ peer credit union case studies from institutions in \$15B-\$32B asset range that deployed this solution within the past 18-24 months. For each reference: (1) Starting competitive percentile positioning (Celent/Forrester/Brandon Hall ranking) at deployment date and post-deployment percentile at 18 months (specific percentile movement proof), (2) Member digital adoption pre-deployment baseline vs. 6-month, 12-month, and 18-month post-deployment adoption rates (specific % adoption and adoption velocity), (3) Implementation timeline from project kickoff to member-facing go-live (proof of 9-12 month deployment velocity), (4) Board reporting cadence and metrics dashboard structure—what quarterly metrics were tracked and presented to board, (5) Member deposit growth attribution over 2 years, quantified as \$ growth and % growth, with peer benchmarking (CFO-validated, not marketing-validated), (6) Member NPS improvement trajectory for digital users pre-post deployment, (7) Operational cost savings (branch operational efficiency, member support burden reduction) quantified by peer CFO, (8) Go-live date, go-live success criteria (zero system downtime, member experience continuity), and post-go-live adoption ramp milestones, (9) CEO and CFO validation of whether solution delivered on board mandate within timeline, (10) Board communication materials used to present deployment progress and adoption metrics (shows how vendor enabled board transparency). Board-ready adoption dashboard mockup showing quarterly metrics format, peer comparison data, and adoption velocity visualization (proof that vendor provides board-ready visibility). Quarterly ROI model with 3-year TCO, member deposit growth attribution methodology (peer data source, conservative assumptions), payback period (target 24-30 months), and post-payback member lifetime value gains. Analyst validation from Celent or Forrester published within past 12 months positioning this solution as 'critical for competitive digital adoption acceleration within mandate-driven timeframes' (not just 'recommended' or 'valuable'). Implementation timeline guarantee with fixed Gantt chart, specific go-live date commitment (Q3 2026 or Q4 2026), adoption milestone SLAs (adoption rate targets by month: 25% at month 3, 45% at month 6, 60% at month 12, 70% at month 18), and penalty provisions if

timelines slip beyond 30-day variance. Reference calls with CEOs and CFOs from peer institutions (\$18B+) who were operating under board digital adoption mandates and deployed this solution—specifically probe how solution enabled mandate achievement and board confidence. Evidence of FIS Horizon integration readiness: certified integration partner track record (number of Horizon deployments, average deployment timeline, post-deployment stability), pre-built integration templates (not bespoke development), and zero Jack Henry professional services involvement commitment. Peer credit union board presentation materials or talking points showing how solution positioned competitive positioning as member-facing benefit (how acquisition members or competitive members perceived the value). CIO reference calls from peer institutions specifically validating that implementation did NOT require heavy internal IT involvement (key concern for Sandy and Janet). Member communication strategy and messaging templates from peer CU deployments showing how to frame digital adoption acceleration to members as competitive benefit or member value-add. Regulatory compliance validation from NCUA guidance—solution maintains regulatory reporting continuity and member data integrity during transition. Evidence of rapid vendor onboarding to Sandy's integration team and board stakeholders (vendor embeds in executive working groups, not siloed in IT). Big Four audit firm or regulatory consulting firm validation that solution maintains audit compliance during and post-implementation. Clear statement: 'We guarantee this solution will NOT require Jack Henry professional services engagement. All integration is certified partner owned and pre-built.' Peer CFO ROI tracking examples—how did comparable institutions measure and report deposit growth attribution and member lifetime value gains from adoption improvements.

### **Champion Potential**

VERY HIGH, heavily conditional on board mandate alignment, competitive benchmarking proof, and analyst validation. Sandy will be a STRONG champion if: (1) peer credit union case studies validate top-quartile achievement (75th+ percentile) within 18-24 months from deployment, with specific before/after percentile positioning, (2) Celent or Forrester analyst report from past 12 months positions solution as 'critical for competitive digital adoption mandate achievement,' (3) CFO can build quarterly ROI dashboard with peer-validated deposit growth attribution showing \$5M-\$7M growth over 2 years, (4) implementation SLAs guarantee 9-12 month go-live with specific Q3/Q4 2026 dates and adoption milestone targets, (5) solution is proven at \$15B+ scale with 12+ peer case studies from similar asset range. The multi-stakeholder champion path is sequential and conditional: CFO Michael (champion if quarterly metrics and deposit growth ROI are credible) → Board member tech advocates (champions if competitive benchmarking proof is clear and analyst validation is provided) → Chief Digital Officer or Head of Member Experience (champion if adoption playbooks and peer case study velocity are proven) → CIO Janet (champion if timeline certainty and zero IT burden are guaranteed) → Sandy (becomes STRONG champion when all stakeholders validate mandate fulfillment pathway) → Growth-oriented board (final champions when top-quartile achievement proof, deposit growth ROI, and analyst validation align with board expectations). Best strategy: lead immediately with peer credit union competitive positioning case studies showing percentile movement from starting position (45-55th) to ending position (75th+) within 18-24 months. Follow with Celent or Forrester analyst report validation. Then provide CFO ROI models and quarterly metrics dashboards. Sandy is most persuaded when she can see herself executing the board mandate successfully and reporting overdelivery to the board in Q4 2027. This is her legacy moment; vendors who can prove she will deliver the mandate on time and with board-visible progress every quarter become her champions.

undefined • Variation

## David Park

Senior Vice President, Technology and Digital Innovation | \$1.5B | Columbus, Ohio (metro area; lives in Upper Arlington) | Age 54

### Layers 1-2: Identity & Institution

#### Career Background

David started his banking IT career in 1996 as a systems administrator at a regional Ohio bank. He spent 12 years in infrastructure roles, moving from network admin to infrastructure manager to direct...

#### Education

BS Computer Science, Ohio State University; MBA, Fisher College of Business (Ohio State); Certified Information Security Manager (CISM)

#### Institution Type

Community bank (state-chartered, mutual holding company structure)

#### Market Footprint

Central Ohio (Columbus, Delaware, Westerville, Worthington, New Albany, Sunbury). Single-state, 1-metro footprint with expansion into adjacent counties.

#### Customer Base

65% consumer (retail), 25% small business (under \$5M revenue), 10% commercial/CRE. Strong in professional services, real estate development, and healthcare verticals.

### Layers 3-4: Authority & Technology

#### Budget Authority

Direct approval up to \$250K. Board approval required for technology contracts over \$250K or multi-year commitments over \$750K total.

#### Buying Role

Final decision maker. Buying committee: 3-4 people. Informal process for deals under \$100K.

#### Board Relationship

Strong. The board is conservative and trusts the executive team's technical judgment. Board focus is...

#### Core Platform

Fiserv Premier

#### Digital Banking

Legacy Fiserv Premier digital module. Adoption 25-35%. NPS 2.8-3.5/5.

#### Cloud Posture

Cloud-cautious. Data residency and regulatory concerns.

### Layers 5-6: Psychology & Pain Points

#### Risk Tolerance

Moderate-to-high, but risk-aware. David distinguishes between operational risk (which he has low tolerance for) and strategic risk (which he believes is necessary). The ransomware attack taught him that stasis is not safe—that clinging to outdated infrastructure is actually a higher-risk posture than modernizing. He has become a 'measured risk-taker,' willing to pilot new technologies in controlled environments (like the Snowflake proof-of-concept) before full rollout.

#### Decision Style

Data-driven with peer input. David is not gut-instinct like the CEO. He requires technical depth in vendor evaluations, operational metrics, and use-c...

#### Trust Signals

Peer CIO references (strongest, especially from banks that went through similar modernization). Technical depth of vendor team (speaks his language). Transparency about limitations and tradeoffs (David respects vendors who say 'this is a good fit for X, not for Y' rather than overselling). Proof-of-concept results. Vendor's long-term financial stability and product roadmap clarity. Open architecture and API-first design.

#### Top 3 Challenges

- Legacy technology: Aging infrastructure constrains innovation.

#### Current Priority

N/A

## Layer 7: Buying Context

### Active Trigger

Ransomware scare at peer institution; board panicked about cybersecurity

### Budget Range

\$12-18M annually

### Sales Cycle

12-18 months for platforms. 6-10 weeks for point solutions.

### Integration Requirements

Must integrate with Fiserv Premier via published API or certified partner.

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Your board called an emergency meeting after the ransomware scare at your peer. They asked for 'zero-trust architecture,' 'encryption-in-transit,' and 'breach notification protocols.' This solution delivers exactly those controls. Specific, measurable, board-language security. Not vague innovation-tangible attack surface hardening.

David, you have been advocating for modernization for 24 months and hitting 'too risky' objections from Rob and Karen. The ransomware scare changed the board's risk calculus overnight. They now understand that staying on legacy Fiserv is riskier than controlled modernization. This is your execution window.

Four \$1.2B-\$2.5B community banks deployed this within 90-180 days of their own ransomware scares. All reported to their boards: 'Ransomware threat surface reduced by 35-45% within 60 days of deployment. Zero-trust controls active. Breach detection time reduced from hours to minutes.' Your board will translate that into confidence.

You have two cloud engineer vacancies. This solution is vendor-owned implementation-certified Fiserv partner handles all integration, zero custom development. Your team does not build; they operate and monitor. You gain 4-6 FTEs of capacity to focus on security modernization, not legacy integration work.

### ✗ Language That Repels

Your IT team will need to build custom connectors to Fiserv Premier to integrate this. (David's team is already at 52 FTEs with two recent departures. Any vendor demanding internal development is removed immediately. Staffing constraints are dealbreakers.)

Deploy this in 60 days with minimal security testing. We can move fast and harden security later. (Board panic does not override David's operational discipline. Ransomware scare actually INCREASES his scrutiny on security implementation rigor. Aggressive timelines with minimal testing are elimination-level for a CIO post-incident.)

This is AI-powered ransomware defense. We use machine learning to detect threats. No need to worry about the technical architecture. (David speaks the technical language. Vendors who hand-wave architecture with AI buzzwords while offering no specific technical controls signal they do not understand community banking security. This is immediate elimination.)

We are a Series B startup with \$30M in venture funding. We are well-capitalized and growing fast. (Ransomware scare creates urgency, but the board still scrutinizes vendor viability. A VC-backed startup in the security space is viewed as high-risk by CFO Karen and CRO Jennifer post-incident. 'Growing fast' sounds like 'may run out of capital or get acquired.' Startup positioning is disqualifying.)

### Proof Requirements

Audited financials (past 3 years minimum) demonstrating revenue stability, GAAP profitability, and sustainable growth (no VC-dependent burn patterns or funding-dependent sustainability). Clear path to profitability; not VC-backed startup. SOC 2 Type II certification with explicit control descriptions for security (encryption-in-transit, access controls, authentication, data integrity), availability (uptime SLAs, disaster recovery), and processing integrity (audit logging, change management). 5+ peer references from community banks (\$1.2B-\$2.5B asset range) that deployed this solution within 18 months following their own ransomware incidents or cyber security board escalations. For each reference: (1) starting ransomware/cyber threat posture (what was the vulnerability that triggered the incident or board concern?), (2) specific security controls implemented (zero-trust architecture, MFA, encryption-in-transit, endpoint detection, threat detection time improvement), (3) ransomware threat surface reduction metrics (quantified % reduction, specific attack vectors eliminated), (4) time from project kickoff to measurable security posture improvement (proof of 60-90 day security hardening), (5) board presentation materials-exact language peer banks used to report security improvement to their boards post-deployment, (6) internal staff impact assessment-how many FTEs were required for implementation (David wants proof of vendor-owned deployment, minimal internal burden), (7) Fiserv Premier integration approach-certified partner, zero custom development, non-disruptive architecture, (8) post-incident cyber insurance premium reduction (cost-avoidance metric), (9) breach detection and response time improvement (before/after metrics), (10) regulatory feedback on security posture post-deployment. Written vendor commitment: 'Zero custom development required. All integration via certified Fiserv Premier partner. Integration timeline 90-120 days. Internal team involvement limited to business configuration and post-launch operations.' Proof of certified Fiserv Premier integration partner with track record of 10+ successful implementations at community banks without internal IT burden. Implementation timeline guarantee with fixed go-live date and security control go-live milestones (zero-trust elements active by X date, encryption-in-transit by Y date, endpoint detection by Z date). CISO or Chief Security Officer peer calls from similar-sized banks (not just CIO references-David wants security peer validation, not just IT validation). Evidence of continuous security testing post-deployment (annual penetration tests, third-party vulnerability assessments, threat intelligence integration). Clear 24-month security modernization roadmap (David wants vendor vision for 2026-2027, not

just immediate capability—he wants to know this is foundation for future security enhancements, not point solution). Pre-built Fiserv Premier security hardening playbooks showing specific implementation patterns for David's environment. Board communication templates and talking points from peer banks on how to frame security improvement as cost-avoidance (insurance premium reduction, avoided breach notification costs, avoided regulatory penalties) vs. new investment. Benchmarking data from other \$1.2B-\$2.5B community banks showing typical ransomware threat surface metrics before and after deployment. Written SLAs committing to specific security metrics: uptime guarantee (99.95%+), patch response time, security incident notification timeline, recovery time objective (RTO). Financial impact modeling: peer banks' cyber insurance premium reduction, avoided compliance/regulatory cost, avoided breach notification expense. Evidence that solution works ALONGSIDE Fiserv Premier (not requiring core replacement or migration). Regulatory alignment documentation showing how solution meets OCC/Fed expectations for zero-trust and modern security architecture in legacy environments. IT staffing impact assessment showing vendor-owned implementation reduces internal FTE burden (specific estimate: 0.5-1 FTE for business configuration, 0-0.25 FTE for ongoing operations).

### **Champion Potential**

VERY HIGH, heavily conditional on ransomware-scare positioning, peer CIO validation, and vendor-owned implementation proof. David will be a STRONG champion if: (1) peer community bank CIO references validate specific technical security controls deployed post-ransomware incident (zero-trust elements, encryption-in-transit, breach detection improvement), (2) audited financials demonstrate vendor stability and profitability (eliminate startup risk), (3) SOC 2 Type II certification proves vendor's own security posture, (4) implementation is vendor-owned with certified Fiserv partner (zero custom development, minimal internal IT burden—1 FTE or less), (5) cost-avoidance model (cyber insurance reduction, avoided breach costs) is peer-validated and CFO-credible, (6) board communication strategy is provided (how to position to conservative board as security modernization, not platform disruption), (7) 24-month security roadmap proves this is foundation for future modernization, not point solution, (8) go-live commitment is 90-120 days (proves execution is possible within board's urgent timeline). The multi-stakeholder champion path is conditional and sequential: CRO Jennifer (champion if vendor/security risk is low and threat surface reduction is measurable) → David (STRONG champion if technical controls match board-demanded capabilities and implementation burden is minimal) → CFO Karen (champion if cost-avoidance ROI is credible and links to cyber insurance savings) → Peer CIO validation (David's credibility depends on peer CIO proof, not vendor marketing) → CEO Rob (champion only if board-demanded security controls are met and risk is contained) → Conservative board (final champions when ransomware scare narrative is closed via demonstrable security hardening). Best strategy: lead with peer CIO post-ransomware-incident case studies emphasizing specific technical controls and security posture improvement. Follow with audited financials and SOC 2 Type II to eliminate vendor risk concerns. Provide cost-avoidance model (insurance premium reduction, avoided breach costs) as CFO ROI case. Show David that the ransomware scare is his window—his 24-month modernization advocacy just became board-mandated risk reduction. Emphasize vendor-owned implementation means David's team does not bear execution burden; they gain capacity to focus on security modernization. This transforms ransomware scare from organizational threat into David's career acceleration moment.

undefined • Variation

## David Park

Senior Vice President, Technology and Digital Innovation | \$9B | Columbus, Ohio (metro area; lives in Upper Arlington) | Age 54

### Layers 1-2: Identity & Institution

#### Career Background

David started his banking IT career in 1996 as a systems administrator at a regional Ohio bank. He spent 12 years in infrastructure roles, moving from network admin to infrastructure manager to direct...

#### Education

BS Computer Science, Ohio State University; MBA, Fisher College of Business (Ohio State); Certified Information Security Manager (CISM)

#### Institution Type

Community bank (state-chartered, mutual holding company structure)

#### Market Footprint

Central Ohio (Columbus, Delaware, Westerville, Worthington, New Albany, Sunbury). Single-state, 1-metro footprint with expansion into adjacent counties.

#### Customer Base

65% consumer (retail), 25% small business (under \$5M revenue), 10% commercial/CRE. Strong in professional services, real estate development, and healthcare verticals.

### Layers 3-4: Authority & Technology

#### Budget Authority

Direct approval up to \$750K-\$1.5M. Board approval required for technology contracts over \$1.5M or multi-year commitments over \$3M total.

#### Buying Role

Final decision maker. Buying committee: 4-6 people. Formal RFP process for major purchases.

#### Board Relationship

Strong but demanding. The board is growth-oriented and expects digital investments to drive measurab...

#### Core Platform

Jack Henry SilverLake

#### Digital Banking

Jack Henry SilverLake-integrated digital banking. Adoption 40-50%. NPS 3.8-4.2/5.

#### Cloud Posture

Selective cloud adoption. Core on-premise or hosted. Cloud testing environments.

### Layers 5-6: Psychology & Pain Points

#### Risk Tolerance

Moderate-to-high, but risk-aware. David distinguishes between operational risk (which he has low tolerance for) and strategic risk (which he believes is necessary). The ransomware attack taught him that stasis is not safe—that clinging to outdated infrastructure is actually a higher-risk posture than modernizing. He has become a 'measured risk-taker,' willing to pilot new technologies in controlled environments (like the Snowflake proof-of-concept) before full rollout.

#### Decision Style

Data-driven with peer input. David is not gut-instinct like the CEO. He requires technical depth in vendor evaluations, operational metrics, and use-c...

#### Trust Signals

Peer CIO references (strongest, especially from banks that went through similar modernization). Technical depth of vendor team (speaks his language). Transparency about limitations and tradeoffs (David respects vendors who say 'this is a good fit for X, not for Y' rather than overselling). Proof-of-concept results. Vendor's long-term financial stability and product roadmap clarity. Open architecture and API-first design.

#### Top 3 Challenges

- Maintaining competitive pace despite organizational constraints.

#### Current Priority

N/A

## Layer 7: Buying Context

### Active Trigger

New CDO hired; CIO role being redefined

### Budget Range

\$39-52M annually

### Sales Cycle

9-15 months for platforms. 4-8 weeks for point solutions.

### Integration Requirements

Must integrate with Jack Henry SilverLake via published API or certified partner.

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Your new CDO wants rapid member experience velocity. You need a partner who can execute without requiring three layers of IT approvals. This solution integrates directly with Jack Henry, requires minimal CIO involvement, and puts member experience wins in the CDO's hands within 90 days. You get credit for enabling innovation, not gatekeeping it.

David, you have been the CIO who 'keeps the lights on.' The new CDO is hired to 'move the needle.' Position yourself as the infrastructure architect who ENABLES her strategy, not the bottleneck who slows it. A self-service, developer-friendly solution proves you are a modernization partner, not an IT operations manager.

Nine CIOs your size told their new CDOs the same thing: 'We have legacy Jack Henry, limited APIs, and an IT team stretched across core systems.' Three of them deployed this solution within six months and told me: 'The CDO now owns digital strategy; the CIO owns strategic technology architecture. Clear roles, faster execution.'

Your CFO and growth-oriented board are watching the CDO hire closely. A technology solution that measurably accelerates member adoption and revenue becomes proof that the \$500K CDO investment was correct. You become the CIO who made the CDO successful, not the CIO who limited her options.

### ✗ Language That Repels

Your IT team will handle the integration and deployment. (David is already burned out managing IT operations while the CDO gets all the growth attention. Any vendor demanding IT involvement makes him invisible to the board and diminishes his authority with the new CDO.)

This requires Jack Henry professional services and extensive customization. (Jack Henry is already expensive and slow; David knows this well. Vendors who require JH services add cost and timeline bloat, making David look ineffective at vendor management.)

Wait until the CDO has been in role for 6 months and has a strategic vision. (David needs to prove he is strategic and responsive NOW, not after the CDO establishes authority. Vendors suggesting delays position David as a laggard who reacts, not leads.)

This is a best-of-breed solution that requires deep technology expertise to maximize ROI. (The CDO is hired for digital, not technology architecture. Vendors who position as 'requires expert management' suggest the CIO is the wrong leader for the solution—or that the solution is too complex for a growth-oriented organization.)

### Proof Requirements

3+ peer references from community banks (\$7B-\$12B) that deployed within 6 months of hiring a new Chief Digital Officer or Chief Marketing Officer. For each reference, validate: (1) member adoption metrics improvement post-CDO hire (specific % improvement in digital engagement/channel adoption within 6 months), (2) how the technology solution enabled the new CDO to establish authority and move faster than expected, (3) CIO's perspective on role shift from operations-focused to innovation-partner role, (4) whether the solution positioned the CIO as strategic infrastructure architect vs. cost-center operator, (5) implementation involvement required from CIO vs. CDO vs. third-party, (6) board-level narrative around how technology enabled digital leadership. Audited financials (3 years) showing vendor stability. SOC 2 Type II or equivalent security/compliance validation. Certified Jack Henry integration with zero custom development required. Implementation timeline guarantee (8-12 weeks) with self-service deployment model (minimal IT involvement). Reference calls with both CIO and CDO from peer institutions (not just IT perspective). Analyst positioning from Gartner or Forrester on solution's role in enabling CDO leadership and CIO-CDO collaboration models. Proof of member adoption benchmarking (how the vendor helps track and report adoption metrics that CDO can use for board presentations).

### Champion Potential

HIGH, conditional on CDO partnership positioning and authority clarity. David will champion this vendor if: (1) solution enables CDO to move fast without requiring extensive CIO gatekeeping, (2) peer CIO references validate CIO-CDO partnership models and role clarity, (3) implementation is vendor-owned (zero IT team involvement), (4) timeline guarantees (8-12 weeks) demonstrate CDO velocity is possible, (5) member adoption metrics framework allows David to position as strategic partner (not operator), (6) solution is positioned as 'architecture partner to digital leadership' not 'cost-saving IT modernization.' The path is multi-stakeholder: David (champion if authority preservation and CDO partnership is clear) → New CDO (champion if execution velocity and technology capability are proven) → CFO (champion if member adoption/revenue ROI is modeled) → Growth-oriented board (champion if CIO-CDO alignment and digital velocity are demonstrated). Best strategy: lead with peer CIO-CDO partnership case studies and fast implementation timeline. Show David that

this solution proves the CIO role has evolved from operational gatekeeper to strategic enabler. Position as 'this is how modern CIO and CDO execute together'-proof of contemporary leadership alignment.

undefined • Variation

## David Park

Senior Vice President, Technology and Digital Innovation | \$16B | Columbus, Ohio (metro area; lives in Upper Arlington) | Age 54

### Layers 1-2: Identity & Institution

#### Career Background

David started his banking IT career in 1996 as a systems administrator at a regional Ohio bank. He spent 12 years in infrastructure roles, moving from network admin to infrastructure manager to direct...

#### Education

BS Computer Science, Ohio State University; MBA, Fisher College of Business (Ohio State); Certified Information Security Manager (CISM)

#### Institution Type

Community bank (state-chartered, mutual holding company structure)

#### Market Footprint

Central Ohio (Columbus, Delaware, Westerville, Worthington, New Albany, Sunbury). Single-state, 1-metro footprint with expansion into adjacent counties.

#### Customer Base

65% consumer (retail), 25% small business (under \$5M revenue), 10% commercial/CRE. Strong in professional services, real estate development, and healthcare verticals.

### Layers 3-4: Authority & Technology

#### Budget Authority

Approval up to \$500K for unbudgeted items with CFO signature. Full authority over IT operations budget (\$3.2M annually). Vendor selection authority for technology procurements up to \$1M (with CFO co-signature). Recommends technology strategy to the CFO; CFO presents to CEO and board.

#### Buying Role

Primary technology evaluator and recommender. Signs off on all technology RFPs and vendor contracts. Chairs the Information Technology Committee (meets monthly, reports to the Technology Steering Committee chaired by the CFO). Influences the CRO (Chief Risk Officer) on vendor risk assessment.

#### Board Relationship

Indirect. David does not attend board meetings. His recommendations reach the board through the CFO ...

#### Core Platform

FIS Horizon

#### Digital Banking

FIS Horizon-integrated digital banking. Adoption 40-50%. NPS 3.8-4.2/5.

#### Cloud Posture

Selective cloud adoption. Core on-premise or hosted. Cloud testing environments.

### Layers 5-6: Psychology & Pain Points

#### Risk Tolerance

Moderate-to-high, but risk-aware. David distinguishes between operational risk (which he has low tolerance for) and strategic risk (which he believes is necessary). The ransomware attack taught him that stasis is not safe—that clinging to outdated infrastructure is actually a higher-risk posture than modernizing. He has become a 'measured risk-taker,' willing to pilot new technologies in controlled environments (like the Snowflake proof-of-concept) before full rollout.

#### Decision Style

Data-driven with peer input. David is not gut-instinct like the CEO. He requires technical depth in vendor evaluations, operational metrics, and use-c...

#### Trust Signals

Peer CIO references (strongest, especially from banks that went through similar modernization). Technical depth of vendor team (speaks his language). Transparency about limitations and tradeoffs (David respects vendors who say 'this is a good fit for X, not for Y' rather than overselling). Proof-of-concept

#### Top 3 Challenges

- Maintaining competitive pace despite organizational constraints.

#### Current Priority

N/A

results. Vendor's long-term financial stability and product roadmap clarity. Open architecture and API-first design.

### Layer 7: Buying Context

#### Active Trigger

Core contract expires in 14 months; first serious evaluation in 10 years

#### Budget Range

\$62-80M annually

#### Sales Cycle

9-15 months for platforms. 4-8 weeks for point solutions.

#### Integration Requirements

Must integrate with FIS Horizon via published API or certified partner.

### Layer 8: Messaging Receptivity

#### ✓ Language That Resonates

Proven: 10+ similar institutions live. Average 18% implementation cost.

ROI certainty: Payback in 24 months.

Risk mitigation without core replacement.

Peer references available.

#### ✗ Language That Repels

Improve member experience. (Too vague)

Pre-revenue startup. (Sustainability concerns)

Heavy customization. (Implementation risk)

CEO sign-off required. (Inflexibility)

#### Proof Requirements

2+ peer references (\$8B-\$15B range). Implementation methodology documented. Clear ROI model. Audited financials or SOC 2.

#### Champion Potential

MODERATE. CEO and CIO supportive but board needs financial certainty.

undefined • Variation

## David Park

Senior Vice President, Technology and Digital Innovation | \$6B | Columbus, Ohio (metro area; lives in Upper Arlington) | Age 54

### Layers 1-2: Identity & Institution

#### Career Background

David started his banking IT career in 1996 as a systems administrator at a regional Ohio bank. He spent 12 years in infrastructure roles, moving from network admin to infrastructure manager to direct...

#### Education

BS Computer Science, Ohio State University; MBA, Fisher College of Business (Ohio State); Certified Information Security Manager (CISM)

#### Institution Type

Community bank (state-chartered, mutual holding company structure)

#### Market Footprint

Central Ohio (Columbus, Delaware, Westerville, Worthington, New Albany, Sunbury). Single-state, 1-metro footprint with expansion into adjacent counties.

#### Customer Base

65% consumer (retail), 25% small business (under \$5M revenue), 10% commercial/CRE. Strong in professional services, real estate development, and healthcare verticals.

### Layers 3-4: Authority & Technology

#### Budget Authority

Direct approval up to \$750K-\$1.5M. Board approval required for technology contracts over \$1.5M or multi-year commitments over \$3M total.

#### Buying Role

Final decision maker. Buying committee: 4-6 people. Formal RFP process for major purchases.

#### Board Relationship

Strong. The board is conservative and trusts the executive team's technical judgment. Board focus is...

#### Core Platform

Fiserv Premier

#### Digital Banking

Legacy Fiserv Premier digital module. Adoption 25-35%. NPS 2.8-3.5/5.

#### Cloud Posture

Cloud-cautious. Data residency and regulatory concerns.

### Layers 5-6: Psychology & Pain Points

#### Risk Tolerance

Moderate-to-high, but risk-aware. David distinguishes between operational risk (which he has low tolerance for) and strategic risk (which he believes is necessary). The ransomware attack taught him that stasis is not safe—that clinging to outdated infrastructure is actually a higher-risk posture than modernizing. He has become a 'measured risk-taker,' willing to pilot new technologies in controlled environments (like the Snowflake proof-of-concept) before full rollout.

#### Decision Style

Data-driven with peer input. David is not gut-instinct like the CEO. He requires technical depth in vendor evaluations, operational metrics, and use-c...

#### Trust Signals

Peer CIO references (strongest, especially from banks that went through similar modernization). Technical depth of vendor team (speaks his language). Transparency about limitations and tradeoffs (David respects vendors who say 'this is a good fit for X, not for Y' rather than overselling). Proof-of-concept results. Vendor's long-term financial stability and product roadmap clarity. Open architecture and API-first design.

#### Top 3 Challenges

- Legacy technology: Aging infrastructure constrains innovation.

#### Current Priority

N/A

## Layer 7: Buying Context

### Active Trigger

Lost two IT staff to fintechs in 3 months; talent crisis

### Budget Range

\$30-38M annually

### Sales Cycle

12-18 months for platforms. 6-10 weeks for point solutions.

### Integration Requirements

Must integrate with Fiserv Premier via published API or certified partner.

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

You lost two cloud engineers to fintech companies in three months. Your team sees legacy infrastructure as career dead-end. This solution shows them you're serious about modernization—it's proof they have growth opportunities here, not just maintenance work.

Peer CIOs at similar-sized banks report that deploying modern technology reduced IT turnover by 35-40% because engineers want to work with cloud platforms, containerization, and APIs—not aging on-premise stacks. Your departing staff left for those exact reasons. This solution is recruitment and retention tool, not just technology.

Your remaining cloud and security engineers are watching every technology decision. If you pick another legacy approach, you will lose more. If you implement a solution that looks modern and builds toward cloud migration, you give them proof that the bank is serious about their career trajectory.

Hiring replacement cloud engineers at \$90K-\$120K when fintechs are offering \$120K-\$150K creates permanent salary disadvantage. You cannot compete on salary. You CAN compete on being the bank where they work with modern technology. This solution becomes your recruitment narrative.

### ✗ Language That Repels

Your team will build the integration and maintain it long-term. (David's remaining staff is already stretched and demoralized. Any message suggesting internal team burden will trigger immediate rejection because he knows it will cause the next round of departures. Vendors who position internal IT as integration owners are immediately eliminated.)

This is a point solution. Your core platform remains unchanged. (Message sounds like stasis. David's departing engineers left because they saw no modernization trajectory. A solution that does not drive toward cloud migration or API modernization reads as 'more of the same legacy work.' This messaging confirms to remaining staff that nothing is changing.)

Implementation is conservative and low-risk. (David needs to position to his team as modernization progress. Conservative, low-risk messaging sounds boring and non-strategic. His engineers left for fintech because they wanted innovation velocity. Vendors selling 'safe and boring' are contradicting David's modernization narrative.)

We have proven success with regional banks using legacy platforms. (Peer references matter, but only if they show modernization trajectory. References that are purely 'other legacy banks deployed this' reinforce the perception that this is more legacy work. David needs peer CIO stories about modernization progress and engineer retention, not just deployment success.)

### Proof Requirements

Peer references from community banks (\$3B-\$8B) where deployment directly enabled IT staff retention and modernization positioning—specifically ask: 'Did your IT team turnover rate improve post-deployment?' and 'How did you communicate this solution internally to retain cloud/security engineers?' Get references from CIOs where the technology solution enabled internal narrative shift from 'legacy bank' to 'modernizing bank.' Audited financials and SOC 2 certification (table stakes). Evidence of modern technology stack (cloud-native architecture, microservices, API-first design) that appeals to engineers who want contemporary skill building. Job descriptions and hiring announcements from peer CU/bank deployments showing increased hiring velocity post-implementation (proof that modernization attracts technical talent). Specific use cases on cloud migration, containerization, API modernization (the work that appeals to engineers your size is losing). Interview or case study from peer CIO and Head of Engineering discussing how vendor solution became recruitment tool: 'We tell candidates we are modernizing our stack and this solution is proof.' Commitment to ongoing modernization roadmap (engineers want to see 24-month vision, not stalled initiatives). Evidence of vendor support for open-source communities, cloud certifications (AWS, GCP, Azure partner status) that show commitment to non-proprietary approaches (engineers respect vendors who embrace open platforms, not just sell licenses). Flexible deployment model that enables team to work with modern DevOps, CI/CD, and cloud practices (engineers will specifically ask 'can we containerize this?' and 'is there a Kubernetes path?'—vendors with legacy deployment models will be rejected by your technical team).

### Champion Potential

HIGH, conditional on retention-focused positioning and peer CIO validation from similar-sized banks that deployed solutions to address talent exodus. David will champion this vendor if: (1) peer CIO references validate that deployment directly correlated with improved IT staff retention and cloud/security engineer recruitment, (2) implementation is vendor-owned with zero internal IT team burden, (3) solution demonstrably represents modernization progress on cloud/API roadmap (not just standalone point solution), (4) CISO endorsement based on technical depth and modernization trajectory, (5) CFO can frame business case as 'staff

retention ROI and cost avoidance,' (6) contract includes commitment to ongoing modernization roadmap (24-month vision for cloud migration, API expansion). The path is multi-stakeholder: CISO (champion for technical modernization credibility) → David's remaining cloud/security engineers (champions if solution reads as 'the bank is serious about modernization') → CFO (champion for retention cost-avoidance business case) → David (champion if staff retention narrative is proven and solution enables recruitment positioning) → Conservative board (champions if framed as 'competitive employer positioning and talent risk mitigation'). Best strategy: lead with peer CIO staff retention case studies and direct reference calls between David's CISO and peer security leaders who confirmed retention improvements post-deployment. Position as David's proof to his team that modernization is happening and they should stay. Frame CFO business case as 'cost avoidance from staff retention,' not technology modernization. The talent crisis is David's window to drive modernization investment—position this solution as the answer to the retention problem, not as a separate modernization initiative. Engineer retention is a board priority after recent losses; tie solution directly to recruitment and retention strategy.

undefined • Variation

## David Park

Senior Vice President, Technology and Digital Innovation | \$25B | Columbus, Ohio (metro area; lives in Upper Arlington) | Age 54

### Layers 1-2: Identity & Institution

#### Career Background

David started his banking IT career in 1996 as a systems administrator at a regional Ohio bank. He spent 12 years in infrastructure roles, moving from network admin to infrastructure manager to direct...

#### Education

BS Computer Science, Ohio State University; MBA, Fisher College of Business (Ohio State); Certified Information Security Manager (CISM)

#### Institution Type

Community bank (state-chartered, mutual holding company structure)

#### Market Footprint

Central Ohio (Columbus, Delaware, Westerville, Worthington, New Albany, Sunbury). Single-state, 1-metro footprint with expansion into adjacent counties.

#### Customer Base

65% consumer (retail), 25% small business (under \$5M revenue), 10% commercial/CRE. Strong in professional services, real estate development, and healthcare verticals.

### Layers 3-4: Authority & Technology

#### Budget Authority

Direct approval up to \$5M. Board approval required for technology contracts over \$5M or multi-year commitments over \$10M total.

#### Buying Role

Final decision maker. Buying committee: 5-8 people with formal procurement and vendor management team. Formal RFP and contract review process.

#### Board Relationship

Strong but demanding. The board is growth-oriented and expects digital investments to drive measurab...

#### Core Platform

FIS Horizon

#### Digital Banking

Modern FIS Horizon-native or best-of-breed digital. Adoption 55-65%. NPS 4.2-4.5/5.

#### Cloud Posture

Cloud-native growth systems. Core on traditional infrastructure.

### Layers 5-6: Psychology & Pain Points

#### Risk Tolerance

Moderate-to-high, but risk-aware. David distinguishes between operational risk (which he has low tolerance for) and strategic risk (which he believes is necessary). The ransomware attack taught him that stasis is not safe—that clinging to outdated infrastructure is actually a higher-risk posture than modernizing. He has become a 'measured risk-taker,' willing to pilot new technologies in controlled environments (like the Snowflake proof-of-concept) before full rollout.

#### Decision Style

Data-driven with peer input. David is not gut-instinct like the CEO. He requires technical depth in vendor evaluations, operational metrics, and use-c...

#### Trust Signals

Peer CIO references (strongest, especially from banks that went through similar modernization). Technical depth of vendor team (speaks his language). Transparency about limitations and tradeoffs (David respects vendors who say 'this is a good fit for X, not for Y' rather than overselling). Proof-of-concept results. Vendor's long-term financial stability and product roadmap clarity. Open architecture and API-first design.

#### Top 3 Challenges

- Maintaining competitive pace despite organizational constraints.

#### Current Priority

N/A

## Layer 7: Buying Context

### Active Trigger

FedNow implementation mandate from the board

### Budget Range

\$98-125M annually

### Sales Cycle

6-12 months for strategic platforms. 2-4 weeks for point solutions.

### Integration Requirements

Must integrate with FIS Horizon via published API or certified partner.

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Your board mandated FedNow implementation by Q3 2026. This solution delivers Fed compliance, but more importantly it positions your institution as a real-time payments leader. Peer \$20B+ banks who implemented early are now messaging their member bases on 24x7 settlement-competitive differentiation that started as regulatory checkbox.

You have 18 months to prove to the board that technology investments drive business outcomes. FedNow is regulatory requirement, but your member communication is 'we invested in instant payments so your business funds settle in seconds, not days.' This becomes deposit competition weapon, not just compliance artifact.

Your current digital maturity (55-65% adoption, 4.2-4.5 NPS) positions you as mid-tier among growth-oriented banks your size. Peer institutions at 65%+ adoption and 4.5+ NPS are using real-time payments as member acquisition differentiator. This solution enables that competitive move. You hit FedNow mandate AND close the adoption gap.

Your growth trajectory (5-7% organic growth) is strong but will plateau if competitors offer 24x7 real-time payments and you don't. Board knows this. A solution that delivers FedNow AND proves measurable member experience lift (NPS improvement, transaction velocity increase, customer lifetime value improvement) is proof you are executing digital leadership, not just checking regulatory boxes.

### ✗ Language That Repels

This solution meets FedNow requirements. (Board does not fund solutions for compliance alone. FedNow is table stakes. Your board wants to see how compliance investment also drives growth, not just checkbox completion. Vendors selling 'regulatory checkbox' are missing the growth-oriented board's strategic intent.)

Implementation requires 12-15 months of core platform integration work. (At a \$25B digital-forward bank, 12-15 months is slow and suggests internal IT bottleneck. David's team is skilled and stretched. A solution requiring extended FIS integration work will be rejected because it signals inefficiency and delays competitive positioning. David needs vendors who can deliver FedNow capability in 6-9 months.)

This is a standalone real-time payments module. Your core platform handles everything else. (Sounds fragmented and operationally messy. Growth-oriented boards want cohesive, integrated member experiences, not bolt-on modules. Vendors selling 'add-on payments' without explaining full member experience integration will be eliminated in favor of vendors who position holistic real-time ecosystem.)

Series A startup with strong funding from fintech investors. (At a \$25B growth-oriented institution, startup risk is amplified. Board will ask: 'Is this vendor here in 3 years? Can they scale with our growth?' Startups trigger vendor risk escalation with CFO and Chief Risk Officer. David needs established vendors with proven \$20B+ deployment track records.)

### Proof Requirements

Peer references from 6+ institutions (\$15B-\$30B) that deployed FedNow solutions within past 9-12 months. For each reference validate: (1) implementation timeline (proof of 6-9 month delivery), (2) member NPS improvement post-launch (specific percentage gains from baseline), (3) transaction volume or payment velocity changes post-launch (data showing member adoption of instant settlement capability), (4) board messaging strategy (how did peer CIO communicate FedNow to board as competitive asset, not just compliance artifact), (5) secondary analytics insights discovered from real-time transaction data (cross-sell opportunities, retention modeling improvements), (6) deployment scale (proof the vendor can handle \$25B institution transaction volumes). Audited financials and SOC 2 Type II certification (stability table stakes). Analyst validation from Forrester, Celent, or American Banker on positioning as 'FedNow early mover advantage' enabler. Proof of FedNow clearing participation and technical readiness (vendor must be pre-cleared participant or working toward acceptance). Case studies specifically showing member-facing competitive positioning: 'Institution A launched with messaging about 24x7 settlement and attributed 2.3% new member acquisition to real-time payments messaging in Q1 launch quarter.' Board-ready presentation materials showing: FedNow timeline (regulatory mandate dates), member UX mockups (how member experiences instant settlement), competitive benchmarking (how peer banks are messaging real-time capabilities), revenue/NPS lift attribution model (how FedNow-enabled features drive deposit growth). Implementation Gantt chart with fixed go-live date tied to board mandate (Q3 2026). Commitment to ongoing real-time payments roadmap: what comes in 2027 (P2P enhancements, international real-time, embedded finance)-board wants to see this is first phase, not complete solution. Evidence of data science/analytics capabilities within vendor or partner ecosystem to help David's analytics team extract insights from real-time transaction behavior.

### Champion Potential

HIGH, conditional on board mandate execution proof and competitive positioning evidence. David will champion this vendor if: (1) peer bank references validate 6-9 month implementation timeline and board-ready go-live

delivery, (2) case studies show measurable member NPS/adoption improvement post-FedNow launch (not promises, actual peer data), (3) FIS Horizon integration is seamless and non-disruptive (proves vendor can work alongside core platform without bottlenecking), (4) vendor provides board-ready reporting framework on member adoption, transaction velocity, and competitive positioning metrics, (5) implementation approach is phased with clear risk mitigation and rollback provisions, (6) vendor can commit to Q3 2026 go-live tied to board mandate timeline. The path is multi-stakeholder: Chief Risk Officer (champion for launch risk mitigation and phased approach) → CFO (champion for ROI proof and member deposit growth attribution) → Growth-oriented board (champions for competitive positioning and FedNow-as-growth-enabler narrative) → David (champion if vendor proves speed, adoption, and member value lift from peer references). Best strategy: lead with peer bank FedNow case studies showing faster-than-competitors launch timelines and member adoption acceleration post-launch. Position FedNow as both regulatory requirement AND competitive differentiator that drives member experience improvement and deposit growth. Show David that this vendor enables him to prove to the board that technology investments drive real business outcomes, fulfilling the growth mandate. Emphasize launch efficiency and member-facing competitive positioning—growth-oriented boards fund investments that prove strategic capability, not just compliance checkbox completion.

undefined • Variation

# Maria Santos

Chief Information Officer | \$2.5B | Portland, Oregon | Age 44

## Layers 1-2: Identity & Institution

### Career Background

Maria is a CIO at a \$2.5B credit union who was hired to drive digital transformation but faced organizational resistance after a failed core upgrade...

### Education

BS Computer Science, Ohio State University; MBA, Fisher College of Business (Ohio State); Certified Information Security Manager (CISM)

### Institution Type

Credit Union

### Market Footprint

N/A

### Customer Base

N/A

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$250K. Board approval required for technology contracts over \$250K or multi-year commitments over \$750K total.

### Buying Role

Final decision maker. Buying committee: 3-4 people. Informal process for deals under \$100K.

### Board Relationship

Strong. The board is conservative and trusts the executive team's technical judgment. Board focus is...

### Core Platform

Fiserv DNA

### Digital Banking

N/A

### Cloud Posture

N/A

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Moderate-to-high for innovation risk, low for operational risk

### Decision Style

Transformation program mentality; define vision, map customer journey, identify gaps, prioritize by impact and effort...

### Trust Signals

Product-market fit validation, implementation partner track record, integration simplicity, vendor financial health, direct product access

### Current Priority

N/A

## Layer 7: Buying Context

### Active Trigger

N/A

### Budget Range

N/A

### Sales Cycle

N/A

### Integration Requirements

N/A

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Your failed core upgrade taught the board to distrust IT technology decisions. This solution directly addresses board anxiety by being proven at 15+ similar credit unions with zero

### ✗ Language That Repels

Cutting-edge technology will position your credit union as innovation leader. (Board is terrified of cutting-edge after failed upgrade. Maria's board views innovation as risk, not opportunity.)

implementation failures. 'Proven' is now your credibility currency—not innovation, not features, but track record.

Maria, you were hired to drive digital transformation but you inherited a board that is now suspicious of any 'transformation' narrative. Position this solution as 'risk mitigation, not innovation.' Frame it as: 'This vendor's controls framework addresses board's audit committee concerns.' Auditors love this vendor. Board sees their risk concerns validated by external auditors.

Your board will Google this vendor. They want to find: audited financials showing profitability, SOC 2 certification proving controls, 5+ credit union references where implementations succeeded on schedule. No startup stories, no venture funding, no 'disruptive innovation' messaging. Your board sees VC money as volatility risk.

Peer CIOs at \$2B-\$3.5B credit unions who deployed this after their own organizational crisis report: 'Vendor's conservative implementation approach and board-friendly governance framework actually restored member of executive leadership confidence in technology investments.' The solution is not just software; it is board confidence restoration tool.

Vendors selling innovation are confirming board's worst fears. Lead with 'proven and stable,' not 'cutting-edge.' Innovation messaging gets rejected immediately.)

Fast implementation will get you to market quickly. 8-week go-live is achievable. (Board is traumatized by failed fast-track implementation. Speed now signals danger and recklessness. They want 'deliberate and measured.' Vendors promising speed are repeating the failed upgrade pattern. Messaging should be 'thorough testing' and 'extended validation periods,' not speed.)

Your IT team will manage most of the implementation and configuration. (Board just lost confidence in IT team's judgment. Any vendor positioning internal IT as owner triggers board skepticism. Maria needs vendor-owned implementation to prove she is not over-relying on internal team that failed before. Messaging should emphasize 'certified partner handles all technical work,' not 'your team leads implementation.')

This is an experimental platform. You will help us learn how to serve credit unions. (Board wants zero experimental approaches. They want off-the-shelf solutions deployed at 50+ customers. Vendors positioning credit unions as learning opportunities are disqualified. Maria needs 'proven at scale, not experimental.')

### Proof Requirements

Audited financials for past 3 years showing profitability and revenue stability (no burn rate). SOC 2 Type II certification covering security, availability, and processing integrity. 5+ peer credit union references (\$1.8B-\$4B) that deployed within past 18 months with zero implementation delays or audit findings post-go-live. For each reference validate: (1) was the deployment completed on original committed timeline with no slippage, (2) did the vendor's implementation partner handle all technical work (zero internal IT dependency), (3) did the board audit committee pre-approve the implementation approach (proof it was board-friendly), (4) have there been any post-implementation audit findings or regulatory concerns (must be zero), (5) did the solution restore board confidence in technology investments (specific quote from CIO about how this proved reliable execution). Insurance documentation (cyber liability, E&O, key person insurance). Vendor's disaster recovery and business continuity plans (board wants to see these documents). Board presentation template from peer credit union deployments showing exactly how other boards were briefed. Implementation governance framework documentation showing how board audit committee is kept informed throughout (board needs to see they will not be surprised mid-project). Contract templates that include specific SLA penalties for implementation delays (board wants to see vendor has skin in the game). Evidence of vendor stability: customer retention rate (what percentage of customers renew), executive team tenure (no founder departures in past 3 years), revenue growth trajectory (should be steady, not exponential growth suggesting burn rate). Reference calls specifically with peer CIO who can speak to how this vendor helped restore board confidence after their own organizational crisis.

### Champion Potential

MODERATE-TO-HIGH, heavily conditional on board confidence restoration and audit committee validation. Maria will champion this vendor if: (1) audited financials and SOC 2 certification provide board/audit committee confidence in vendor stability and controls, (2) peer credit union references validate zero implementation failures and board confidence restoration from similar post-crisis situations, (3) vendor's implementation partner approach removes internal IT from critical path (proves vendor accountability), (4) implementation governance framework includes board audit committee oversight (proves transparent execution), (5) contract includes specific SLA penalties for delays or failures (proves vendor has financial skin in the game), (6) CEO explicitly supports vendor choice (Maria needs executive alignment given board skepticism). The path is multi-stakeholder: Board audit committee (champions for vendor stability and controls validation) → CEO (champions for technology investment support despite board skepticism) → IT team (champions for vendor implementation partnership and mutual accountability) → Maria (champions if vendor proves reliable, audit-approved, and helps restore board confidence in technology leadership). Best strategy: lead with audited financials, SOC 2 certification, and peer CU references from institutions that used this vendor to restore board confidence after their own organizational crises. Emphasize conservative, board-friendly governance framework and audit committee pre-approval. Position implementation as vendor-owned with board oversight—this removes IT risk and provides board transparency. For Maria, this vendor represents professional credibility restoration; frame it as proof she can lead reliable, auditor-approved technology initiatives.

undefined • Variation

## Executive

Chief Information Officer | \$6.8B | Location | Age N/A

### Layers 1-2: Identity & Institution

**Career Background**

N/A

**Education**

N/A

**Institution Type**

Credit Union

**Market Footprint**

N/A

**Customer Base**

N/A

### Layers 3-4: Authority & Technology

**Budget Authority**

Annual IT budget of \$65M (including core contract, infrastructure, staff, third-party vendors)

**Buying Role**

Chief technology strategist; final approval on any IT vendor over \$500K

**Board Relationship**

Board respects Maria's technical expertise and digital vision...

**Core Platform**

Jack Henry Symitar

**Digital Banking**

N/A

**Cloud Posture**

N/A

### Layers 5-6: Psychology & Pain Points

**Risk Tolerance**

Moderate-to-high for innovation risk, low for operational risk

**Decision Style**

Transformation program mentality; define vision, map customer journey, identify gaps, prioritize by impact and effort...

**Trust Signals**

Product-market fit validation, implementation partner track record, integration simplicity, vendor financial health, direct product access

**Current Priority**

N/A

### Layer 7: Buying Context

**Active Trigger**

N/A

**Budget Range**

N/A

**Sales Cycle**

N/A

**Integration Requirements**

N/A

### Layer 8: Messaging Receptivity

**✓ Language That Resonates**

No data available

**✗ Language That Repels**

No data available

**Proof Requirements**

N/A

**Champion Potential**

N/A

undefined • Variation

# Executive

Chief Information Officer | \$14B | Location | Age N/A

## Layers 1-2: Identity & Institution

**Career Background**

N/A

**Education**

N/A

**Institution Type**

Credit Union

**Market Footprint**

N/A

**Customer Base**

N/A

## Layers 3-4: Authority & Technology

**Budget Authority**

Annual IT budget of \$65M (including core contract, infrastructure, staff, third-party vendors)

**Buying Role**

Chief technology strategist; final approval on any IT vendor over \$500K

**Board Relationship**

Board respects Maria's technical expertise and digital vision...

**Core Platform**

Jack Henry Symitar

**Digital Banking**

N/A

**Cloud Posture**

N/A

## Layers 5-6: Psychology & Pain Points

**Risk Tolerance**

Moderate-to-high for innovation risk, low for operational risk

**Decision Style**

Transformation program mentality; define vision, map customer journey, identify gaps, prioritize by impact and effort...

**Trust Signals**

Product-market fit validation, implementation partner track record, integration simplicity, vendor financial health, direct product access

**Current Priority**

N/A

## Layer 7: Buying Context

**Active Trigger**

N/A

**Budget Range**

N/A

**Sales Cycle**

N/A

**Integration Requirements**

N/A

## Layer 8: Messaging Receptivity

**✓ Language That Resonates**

No data available

**✗ Language That Repels**

No data available

**Proof Requirements**

N/A

**Champion Potential**

N/A

undefined • Variation

## Executive

Chief Information Officer | \$3.8B | Location | Age N/A

### Layers 1-2: Identity & Institution

**Career Background**

N/A

**Education**

N/A

**Institution Type**

Credit Union

**Market Footprint**

N/A

**Customer Base**

N/A

### Layers 3-4: Authority & Technology

**Budget Authority**

Annual IT budget of \$65M (including core contract, infrastructure, staff, third-party vendors)

**Buying Role**

Chief technology strategist; final approval on any IT vendor over \$500K

**Board Relationship**

Board respects Maria's technical expertise and digital vision...

**Core Platform**

Fiserv DNA

**Digital Banking**

N/A

**Cloud Posture**

N/A

### Layers 5-6: Psychology & Pain Points

**Risk Tolerance**

Moderate-to-high for innovation risk, low for operational risk

**Decision Style**

Transformation program mentality; define vision, map customer journey, identify gaps, prioritize by impact and effort...

**Trust Signals**

Product-market fit validation, implementation partner track record, integration simplicity, vendor financial health, direct product access

**Current Priority**

N/A

### Layer 7: Buying Context

**Active Trigger**

N/A

**Budget Range**

N/A

**Sales Cycle**

N/A

**Integration Requirements**

N/A

### Layer 8: Messaging Receptivity

**✓ Language That Resonates**

No data available

**✗ Language That Repels**

No data available

**Proof Requirements**

N/A

**Champion Potential**

N/A

undefined • Variation

## Executive

Chief Information Officer | \$21B | Location | Age N/A

### Layers 1-2: Identity & Institution

**Career Background**

N/A

**Education**

N/A

**Institution Type**

Credit Union

**Market Footprint**

N/A

**Customer Base**

N/A

### Layers 3-4: Authority & Technology

**Budget Authority**

Annual IT budget of \$65M (including core contract, infrastructure, staff, third-party vendors)

**Buying Role**

Chief technology strategist; final approval on any IT vendor over \$500K

**Board Relationship**

Board respects Maria's technical expertise and digital vision...

**Core Platform**

FIS Horizon

**Digital Banking**

N/A

**Cloud Posture**

N/A

### Layers 5-6: Psychology & Pain Points

**Risk Tolerance**

Moderate-to-high for innovation risk, low for operational risk

**Decision Style**

Transformation program mentality; define vision, map customer journey, identify gaps, prioritize by impact and effort...

**Trust Signals**

Product-market fit validation, implementation partner track record, integration simplicity, vendor financial health, direct product access

**Current Priority**

N/A

### Layer 7: Buying Context

**Active Trigger**

N/A

**Budget Range**

N/A

**Sales Cycle**

N/A

**Integration Requirements**

N/A

### Layer 8: Messaging Receptivity

**✓ Language That Resonates**

No data available

**✗ Language That Repels**

No data available

**Proof Requirements**

N/A

**Champion Potential**

N/A

BASE-05 • Variation

## Rachel Hernandez

Chief Digital Officer | \$10B | Charlotte, North Carolina | Age 41

### Layers 1-2: Identity & Institution

#### Career Background

Rachel spent 8 years at Deloitte Digital (2012-2020), starting as a Senior Consultant and advancing to Partner by age 37. She led digital transformation engagements for financial services clients, foc...

#### Education

BA Business Administration, University of North Carolina at Chapel Hill; Master of Digital Business, Deloitte University (internal program)

#### Institution Type

Community bank (state-chartered)

#### Market Footprint

Charlotte metro, Raleigh, Greensboro, Chapel Hill, coastal North Carolina (15-county footprint). Headquartered in Charlotte; regional presence in Research Triangle and coastal Piedmont.

#### Customer Base

55% consumer (significant millennial/Gen X presence due to Charlotte tech growth), 35% small business, 10% commercial real estate. Strong in healthcare, tech services, and real estate development verticals.

### Layers 3-4: Authority & Technology

#### Budget Authority

Direct approval up to \$500K. CFO approval required for requests over \$500K. CEO approval required for multi-year initiatives over \$2M total.

#### Buying Role

Product/customer strategy voice. Championed for digital platform selection. BUT political friction with CIO limits her effective authority; she must influence rather than mandate technology decisions.

#### Board Relationship

Mixed. The board brought Rachel in to address the digital competitor threat. The board likes the hea...

#### Core Platform

Fiserv Premier

#### Digital Banking

Fiserv digital banking (consumer and business). Recently implemented (12 months ago). User adoption 38% (lower than industry benchmark of 45-50%). Mobile app NPS 3.8/5.

#### Cloud Posture

Cloud-cautious due to CIO's data residency concerns. Tableau DW is a recent exception. Core data stays on-premise. Rachel is pushing for cloud data lakes and API gateways; CIO resists on infrastructure grounds.

### Layers 5-6: Psychology & Pain Points

#### Risk Tolerance

Moderate-to-high for innovation risk, low for operational risk. Rachel believes strategic risk (moving fast on digital) is essential. But she is deeply risk-aware about vendor viability and integration risk because she has been burned by consulting engagements that foundered on implementation.

#### Decision Style

Transformation program mentality (borrowed from Deloitte): Define the vision, map the customer journey, identify gaps, prioritize by impact and effort...

#### Trust Signals

Product-market fit validation (analyst reports, customer demand signals). Implementation partner track record (how many banks like us have gone live successfully?). Integration simplicity (does this require heavy CIO involvement?). Vendor financial health (can they survive a recession?). Direct product access (she wants to see the product, not just the pitch deck).

#### Top 3 Challenges

- Organizational friction with CIO: Every digital initiative depends on CIO's team for Fiserv integration. The CIO sees Ra...
- Consulting background vs. operational culture: Rachel thinks in transformation programs and customer journeys. The bank ...
- Digital platform adoption lag: The Fiserv digital banking platform go-live was 12 months ago. User adoption is 38%, belo...

#### Current Priority

Launch a fintech partnerships program (embedded payments, small business lending APIs) while managing the CIO's resistance to new integrations and the Chief Risk Officer's third-party risk concerns.

### Layer 7: Buying Context

#### Active Trigger

#### Sales Cycle

Digital account opening conversion rate is 12% vs 45% industry average

**Budget Range**

\$12M annually for digital initiatives (product, UX, digital marketing, analytics). CIO's separate budget: \$55M (includes core contract, infrastructure, security, IT operations).

6-12 months for strategic vendors, 3-4 months for point solutions under \$500K. Rachel is impatient with long sales cycles and may short-circuit formal RFP if time-to-value is critical.

**Integration Requirements**

Must integrate with Fiserv Premier, but Rachel is explicitly seeking vendors who can work around the CIO's bottleneck. She favors: (1) No-code integrations via middleware (Zapier, Make), (2) API-first with self-service documentation, (3) Cloud-native (no on-prem infrastructure), (4) Certified Fiserv partners with mature integration practices.

**Layer 8: Messaging Receptivity**

✓ **Language That Resonates**

- Close the gap: Digital adoption lags vs 45% industry benchmark; competitive threat
- Speed implementation: Fast time-to-value critical for member retention

✗ **Language That Repels**

- We need your IT team to build the integration: (Rachel hears 'long sales cycle' and 'CIO friction.' This kills the deal.)
- Enterprise sales cycle: Sales process will take 6-9 months: (Rachel calls this 'unnecessary friction.' She has alternatives.)
- Let us schedule a demo with our sales team: (Rachel wants product access immediately, not a scheduled pitch. She is experienced enough to evaluate on her own.)
- Your core system will need to be upgraded: (This triggers CIO gatekeeping. Rachel will not champion something that requires CIO infrastructure work.)

**Proof Requirements**

Product demo access (immediate, no sales gatekeeping). Case studies with 2+ community banks in the \$10B-\$20B range, ideally in the Southeast. Implementation timeline documented in writing (ideally 6-8 weeks max). Reference calls with Product and Operations leads (not just generic references). Clear documentation showing Fiserv integration or no-code integration capability.

**Champion Potential**

HIGH, but with strong conditions. Rachel will champion a vendor if: (1) Product-market fit is clear (solves a competitive problem), (2) Implementation is fast and does not require CIO involvement, (3) Analyst validation exists, (4) Clear ROI model. Rachel is the most likely internal champion for fintech vendors. But she lacks organizational power to overcome CIO or Chief Risk Officer veto. Best path: win Rachel on the product, then help her build a business case for the CEO to override CIO friction.

BASE-05 • Variation

## Rachel Hernandez

Chief Digital Officer | \$18B | Charlotte, North Carolina | Age 41

### Layers 1-2: Identity & Institution

#### Career Background

Rachel spent 8 years at Deloitte Digital (2012-2020), starting as a Senior Consultant and advancing to Partner by age 37. She led digital transformation engagements for financial services clients, foc...

#### Education

BA Business Administration, University of North Carolina at Chapel Hill; Master of Digital Business, Deloitte University (internal program)

#### Institution Type

Community bank (state-chartered)

#### Market Footprint

Charlotte metro, Raleigh, Greensboro, Chapel Hill, coastal North Carolina (15-county footprint). Headquartered in Charlotte; regional presence in Research Triangle and coastal Piedmont.

#### Customer Base

55% consumer (significant millennial/Gen X presence due to Charlotte tech growth), 35% small business, 10% commercial real estate. Strong in healthcare, tech services, and real estate development verticals.

### Layers 3-4: Authority & Technology

#### Budget Authority

Direct approval up to \$500K. CFO approval required for requests over \$500K. CEO approval required for multi-year initiatives over \$2M total.

#### Buying Role

Product/customer strategy voice. Championed for digital platform selection. BUT political friction with CIO limits her effective authority; she must influence rather than mandate technology decisions.

#### Board Relationship

Mixed. The board brought Rachel in to address the digital competitor threat. The board likes the hea...

#### Core Platform

FIS Horizon

#### Digital Banking

Fiserv digital banking (consumer and business). Recently implemented (12 months ago). User adoption 38% (lower than industry benchmark of 45-50%). Mobile app NPS 3.8/5.

#### Cloud Posture

Cloud-cautious due to CIO's data residency concerns. Tableau DW is a recent exception. Core data stays on-premise. Rachel is pushing for cloud data lakes and API gateways; CIO resists on infrastructure grounds.

### Layers 5-6: Psychology & Pain Points

#### Risk Tolerance

Moderate-to-high for innovation risk, low for operational risk. Rachel believes strategic risk (moving fast on digital) is essential. But she is deeply risk-aware about vendor viability and integration risk because she has been burned by consulting engagements that foundered on implementation.

#### Decision Style

Transformation program mentality (borrowed from Deloitte): Define the vision, map the customer journey, identify gaps, prioritize by impact and effort...

#### Trust Signals

Product-market fit validation (analyst reports, customer demand signals). Implementation partner track record (how many banks like us have gone live successfully?). Integration simplicity (does this require heavy CIO involvement?). Vendor financial health (can they survive a recession?). Direct product access (she wants to see the product, not just the pitch deck).

#### Top 3 Challenges

- Organizational friction with CIO: Every digital initiative depends on CIO's team for Fiserv integration. The CIO sees Ra...
- Consulting background vs. operational culture: Rachel thinks in transformation programs and customer journeys. The bank ...
- Digital platform adoption lag: The Fiserv digital banking platform go-live was 12 months ago. User adoption is 38%, belo...

#### Current Priority

Launch a fintech partnerships program (embedded payments, small business lending APIs) while managing the CIO's resistance to new integrations and the Chief Risk Officer's third-party risk concerns.

### Layer 7: Buying Context

#### Active Trigger

#### Sales Cycle

CEO publicly committed to 'digital-first' at investor day

**Budget Range**

\$12M annually for digital initiatives (product, UX, digital marketing, analytics). CIO's separate budget: \$55M (includes core contract, infrastructure, security, IT operations).

6-12 months for strategic vendors, 3-4 months for point solutions under \$500K. Rachel is impatient with long sales cycles and may short-circuit formal RFP if time-to-value is critical.

**Integration Requirements**

Must integrate with Fiserv Premier, but Rachel is explicitly seeking vendors who can work around the CIO's bottleneck. She favors: (1) No-code integrations via middleware (Zapier, Make), (2) API-first with self-service documentation, (3) Cloud-native (no on-prem infrastructure), (4) Certified Fiserv partners with mature integration practices.

**Layer 8: Messaging Receptivity**

✓ **Language That Resonates**

- CEO mandate alignment: Support investor day commitment to digital-first strategy
- Demonstrate momentum: Board and investors expect tangible digital progress

✗ **Language That Repels**

- We need your IT team to build the integration: (Rachel hears 'long sales cycle' and 'CIO friction.' This kills the deal.)
- Enterprise sales cycle: Sales process will take 6-9 months: (Rachel calls this 'unnecessary friction.' She has alternatives.)
- Let us schedule a demo with our sales team: (Rachel wants product access immediately, not a scheduled pitch. She is experienced enough to evaluate on her own.)
- Your core system will need to be upgraded: (This triggers CIO gatekeeping. Rachel will not champion something that requires CIO infrastructure work.)

**Proof Requirements**

Product demo access (immediate, no sales gatekeeping). Case studies with 2+ community banks in the \$10B-\$20B range, ideally in the Southeast. Implementation timeline documented in writing (ideally 6-8 weeks max). Reference calls with Product and Operations leads (not just generic references). Clear documentation showing Fiserv integration or no-code integration capability.

**Champion Potential**

HIGH, but with strong conditions. Rachel will champion a vendor if: (1) Product-market fit is clear (solves a competitive problem), (2) Implementation is fast and does not require CIO involvement, (3) Analyst validation exists, (4) Clear ROI model. Rachel is the most likely internal champion for fintech vendors. But she lacks organizational power to overcome CIO or Chief Risk Officer veto. Best path: win Rachel on the product, then help her build a business case for the CEO to override CIO friction.

BASE-05 • Variation

## Rachel Hernandez

Chief Digital Officer | \$28B | Charlotte, North Carolina | Age 41

### Layers 1-2: Identity & Institution

#### Career Background

Rachel spent 8 years at Deloitte Digital (2012-2020), starting as a Senior Consultant and advancing to Partner by age 37. She led digital transformation engagements for financial services clients, foc...

#### Education

BA Business Administration, University of North Carolina at Chapel Hill; Master of Digital Business, Deloitte University (internal program)

#### Institution Type

Community bank (state-chartered)

#### Market Footprint

Charlotte metro, Raleigh, Greensboro, Chapel Hill, coastal North Carolina (15-county footprint). Headquartered in Charlotte; regional presence in Research Triangle and coastal Piedmont.

#### Customer Base

55% consumer (significant millennial/Gen X presence due to Charlotte tech growth), 35% small business, 10% commercial real estate. Strong in healthcare, tech services, and real estate development verticals.

### Layers 3-4: Authority & Technology

#### Budget Authority

Direct approval up to \$5M. Board approval required for technology contracts over \$5M or multi-year commitments over \$10M total.

#### Buying Role

Final decision maker. Buying committee: 5-8 people with formal procurement and vendor management team. Formal RFP and contract review process.

#### Board Relationship

Complex. The board is in transition with mixed perspectives on digital strategy. Some board members ...

#### Core Platform

Fiserv Premier

#### Digital Banking

Fiserv digital banking (consumer and business). Recently implemented (12 months ago). User adoption 38% (lower than industry benchmark of 45-50%). Mobile app NPS 3.8/5.

#### Cloud Posture

Cloud-cautious due to CIO's data residency concerns. Tableau DW is a recent exception. Core data stays on-premise. Rachel is pushing for cloud data lakes and API gateways; CIO resists on infrastructure grounds.

### Layers 5-6: Psychology & Pain Points

#### Risk Tolerance

Moderate-to-high for innovation risk, low for operational risk. Rachel believes strategic risk (moving fast on digital) is essential. But she is deeply risk-aware about vendor viability and integration risk because she has been burned by consulting engagements that foundered on implementation.

#### Decision Style

Transformation program mentality (borrowed from Deloitte): Define the vision, map the customer journey, identify gaps, prioritize by impact and effort...

#### Trust Signals

Product-market fit validation (analyst reports, customer demand signals). Implementation partner track record (how many banks like us have gone live successfully?). Integration simplicity (does this require heavy CIO involvement?). Vendor financial health (can they survive a recession?). Direct product access (she wants to see the product, not just the pitch deck).

#### Top 3 Challenges

- Organizational friction with CIO: Every digital initiative depends on CIO's team for Fiserv integration. The CIO sees Ra...
- Consulting background vs. operational culture: Rachel thinks in transformation programs and customer journeys. The bank ...
- Digital platform adoption lag: The Fiserv digital banking platform go-live was 12 months ago. User adoption is 38%, belo...

#### Current Priority

Launch a fintech partnerships program (embedded payments, small business lending APIs) while managing the CIO's resistance to new integrations and the Chief Risk Officer's third-party risk concerns.

### Layer 7: Buying Context

#### Active Trigger

#### Sales Cycle

CIO retiring in 8 months; CDO may absorb technology responsibilities

### Budget Range

\$12M annually for digital initiatives (product, UX, digital marketing, analytics). CIO's separate budget: \$55M (includes core contract, infrastructure, security, IT operations).

6-12 months for strategic vendors, 3-4 months for point solutions under \$500K. Rachel is impatient with long sales cycles and may short-circuit formal RFP if time-to-value is critical.

### Integration Requirements

Must integrate with Fiserv Premier, but Rachel is explicitly seeking vendors who can work around the CIO's bottleneck. She favors: (1) No-code integrations via middleware (Zapier, Make), (2) API-first with self-service documentation, (3) Cloud-native (no on-prem infrastructure), (4) Certified Fiserv partners with mature integration practices.

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Your CIO retires in 8 months. This is your window to consolidate digital decision-making before the new CIO rebuilds gatekeeping. This solution launches in 10 weeks—it gets done under your current CIO's tenure and becomes a foundation for your expanded authority. After CIO transition, digital infrastructure is no longer a blocker; it becomes an enabler of your innovation agenda.

Peer community bank CDOs who absorbed technology responsibilities post-CIO succession report 4-6x faster implementation velocity on digital initiatives. One \$24B bank went from 8-month approval cycles to 6-week sprints. They credit technology consolidation under CDO authority. You can be that bank. This solution proves organizational capability and positions you as the natural successor to integrated technology strategy.

The CIO succession is forcing a choice: do you let the incoming CIO rebuild the old gatekeeping structure, or do you move decisively now to embed digital capabilities within your organization before power consolidates elsewhere? This solution is your proof that digital initiatives do not need CIO approval—they need digital leadership with vendor partnership. Deploy it now while the current CIO is in transition mode.

Your board is watching how you navigate the CIO transition. A successful digital initiative in the next 8 months—completed without major IT reengineering—demonstrates to the board that digital acceleration does not require rebuilding the entire technology organization. It demonstrates CDO competence to manage rapid, high-impact delivery. This positions you as the executive capable of stewarding integrated strategy post-transition.

### ✗ Language That Repels

This is a good fit for your long-term digital strategy. We recommend piloting for 6 months to build organizational readiness. (Rachel is not thinking long-term; she is thinking about the CIO succession window closing. A 6-month pilot means the new CIO takes over before go-live. Pilots delay her authority consolidation. Vendors suggesting extended pilots are misaligned with her urgency window.)

You should involve your CIO in the technical architecture review. This ensures organizational alignment. (Rachel is trying to move BEFORE CIO transition creates organizational friction. Involving the current CIO gives him veto power during his exit interview. Vendors insisting on CIO alignment are reinforcing the very gatekeeping structure Rachel is trying to circumvent.)

After your new CIO is hired, we can reassess the technical roadmap and integration priorities. (Rachel is trying to lock in capability and executive momentum NOW, before the new CIO arrives and reasserts control. Vendors suggesting post-transition reassessment are offering Rachel no acceleration advantage. She will move to vendors who can deliver while she has organizational authority.)

This requires a formal governance review and multi-month procurement process. Your organization will need executive alignment at the board level. (Rachel is trying to move fast through the transition window. Formal governance and board alignment add 3-4 months, which eats into her window before the new CIO arrives. Vendors insisting on heavyweight governance kill the deal because they eliminate her timing advantage.)

### Proof Requirements

Peer CDO case studies from \$15B-\$35B community banks where CDO authority expanded post-CIO succession or during CIO transition window (within past 18 months). For each reference: (1) CIO departure/succession trigger event, (2) digital initiatives launched during transition window (8-12 month period around CIO exit), (3) implementation timelines (proof of 8-12 week deployment while old CIO was still in role), (4) authority consolidation outcomes (CDO absorbed technology decision-making post-transition or maintained expanded mandate post-new-CIO arrival), (5) new CIO's perspective on inherited digital initiatives and CDO authority (did they respect Rachel's moves or attempt power consolidation), (6) member adoption improvement and revenue impact from initiatives launched during transition window. Audited financials (3 years) demonstrating vendor stability. SOC 2 Type II certification. Fiserv integration documentation showing no-code/middleware capability (Integration ownership, not IT team ownership). Vendor's track record with financial institution executive succession scenarios (not just general enterprise software). CDO-specific references (not CIO references—Rachel wants to hear from peers in her role, not potential rivals). Implementation SLA commitments with fixed timeline guarantees (8-12 weeks max, with financial penalties for slippage). Vendor's organizational change management expertise around executive transition scenarios (Rachel wants assurance the vendor understands the political dynamics she is navigating). Board-ready executive brief template showing how to position digital initiative success to board during CIO transition (Rachel

needs board narrative support). Proof of no-CIO-involvement implementation pathway (Rachel wants documentation showing the initiative can launch with CDO sponsorship alone, without IT architecture review delays). Evidence that post-implementation, digital initiatives maintain velocity under new CIO or under CDO-led digital authority structure. Vendor's experience supporting CDO expansions of authority post-CIO transitions (shows vendor understands Rachel's organizational agenda, not just the technical project). Post-transition case studies showing CDO maintained or expanded technology authority 12+ months after new CIO arrival (proof that moving now has lasting organizational benefit). Analysis of how similar solutions contributed to CDO career advancement (board recognition, C-suite positioning, or expanded mandate post-transition).

### **Champion Potential**

VERY HIGH, but heavily conditional on CIO transition window timing and Rachel's authority consolidation narrative. Rachel WILL champion this vendor if: (1) implementation timeline is provably 8-12 weeks (must complete before current CIO departs), (2) zero CIO involvement required for go-live (Rachel executes independently), (3) peer CDO case studies validate authority consolidation post-CIO transition (proof that moving now positions Rachel strategically), (4) vendor demonstrates understanding of executive succession dynamics and CDO authority expansion (vendor is aligned with Rachel's organizational agenda, not just the technical project), (5) board-ready narrative support shows how to position this to the board as proof of CDO leadership during transition (Rachel needs board cover for her authority move), (6) implementation partner has track record with financial institution executive transitions (shows vendor understands political risks), (7) SLA commitments with financial penalties for delay (Rachel cannot afford timeline slippage that pushes into new CIO's tenure). The path is multi-stakeholder and time-critical: Rachel (champion if solution enables her to execute during transition window and consolidate authority) → Chief Risk Officer (approval required but must be expedited) → CEO (implicit sponsor; CEO wants smooth CIO transition and will support Rachel if she is proven capability) → Board (implicit stakeholder; board is watching how executives handle transition period) → New CIO (implicit downstream stakeholder; Rachel needs confidence her moves will be respected). Best strategy: lead with peer CDO case studies showing authority consolidation post-CIO transition, and implementation SLA proof of 8-12 week deployment. Position as 'executive succession positioning solution that proves CDO capability and enables authority consolidation during transition window.' Emphasize that vendor understands Rachel is racing against the CIO departure clock. Time-criticality is a feature, not a bug; it signals urgency and strategic importance. Vendors who can commit to 8-12 week timelines win. Vendors suggesting post-transition reassessment lose immediately.

BASE-05 • Variation

## Rachel Hernandez

Chief Digital Officer | \$12B | Charlotte, North Carolina | Age 41

### Layers 1-2: Identity & Institution

#### Career Background

Rachel spent 8 years at Deloitte Digital (2012-2020), starting as a Senior Consultant and advancing to Partner by age 37. She led digital transformation engagements for financial services clients, foc...

#### Education

BA Business Administration, University of North Carolina at Chapel Hill; Master of Digital Business, Deloitte University (internal program)

#### Institution Type

Community bank (state-chartered)

#### Market Footprint

Charlotte metro, Raleigh, Greensboro, Chapel Hill, coastal North Carolina (15-county footprint). Headquartered in Charlotte; regional presence in Research Triangle and coastal Piedmont.

#### Customer Base

55% consumer (significant millennial/Gen X presence due to Charlotte tech growth), 35% small business, 10% commercial real estate. Strong in healthcare, tech services, and real estate development verticals.

### Layers 3-4: Authority & Technology

#### Budget Authority

Direct approval up to \$750K-\$1.5M. Board approval required for technology contracts over \$1.5M or multi-year commitments over \$3M total.

#### Buying Role

Final decision maker. Buying committee: 4-6 people. Formal RFP process for major purchases.

#### Board Relationship

Strong. The board is conservative and trusts the executive team's technical judgment. Board focus is...

#### Core Platform

Jack Henry SilverLake

#### Digital Banking

Fiserv digital banking (consumer and business). Recently implemented (12 months ago). User adoption 38% (lower than industry benchmark of 45-50%). Mobile app NPS 3.8/5.

#### Cloud Posture

Cloud-cautious due to CIO's data residency concerns. Tableau DW is a recent exception. Core data stays on-premise. Rachel is pushing for cloud data lakes and API gateways; CIO resists on infrastructure grounds.

### Layers 5-6: Psychology & Pain Points

#### Risk Tolerance

Moderate-to-high for innovation risk, low for operational risk. Rachel believes strategic risk (moving fast on digital) is essential. But she is deeply risk-aware about vendor viability and integration risk because she has been burned by consulting engagements that foundered on implementation.

#### Decision Style

Transformation program mentality (borrowed from Deloitte): Define the vision, map the customer journey, identify gaps, prioritize by impact and effort...

#### Trust Signals

Product-market fit validation (analyst reports, customer demand signals). Implementation partner track record (how many banks like us have gone live successfully?). Integration simplicity (does this require heavy CIO involvement?). Vendor financial health (can they survive a recession?). Direct product access (she wants to see the product, not just the pitch deck).

#### Top 3 Challenges

- Organizational friction with CIO: Every digital initiative depends on CIO's team for Fiserv integration. The CIO sees Ra...
- Consulting background vs. operational culture: Rachel thinks in transformation programs and customer journeys. The bank ...
- Digital platform adoption lag: The Fiserv digital banking platform go-live was 12 months ago. User adoption is 38%, belo...

#### Current Priority

Launch a fintech partnerships program (embedded payments, small business lending APIs) while managing the CIO's resistance to new integrations and the Chief Risk Officer's third-party risk concerns.

### Layer 7: Buying Context

#### Active Trigger

#### Sales Cycle

Lost \$150M in deposits to Marcus and Wealthfront in 12 months

### Budget Range

\$12M annually for digital initiatives (product, UX, digital marketing, analytics). CIO's separate budget: \$55M (includes core contract, infrastructure, security, IT operations).

6-12 months for strategic vendors, 3-4 months for point solutions under \$500K. Rachel is impatient with long sales cycles and may short-circuit formal RFP if time-to-value is critical.

### Integration Requirements

Must integrate with Fiserv Premier, but Rachel is explicitly seeking vendors who can work around the CIO's bottleneck. She favors: (1) No-code integrations via middleware (Zapier, Make), (2) API-first with self-service documentation, (3) Cloud-native (no on-prem infrastructure), (4) Certified Fiserv partners with mature integration practices.

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Your bank lost \$150M to Marcus and Wealthfront in 12 months. This is not a competitive challenge; it is a deposit hemorrhage. Those customers chose Marcus because of digital experience superiority and account opening convenience. Your digital platform adoption is 38%-that is not competitive parity, that is surrender. This solution directly addresses the feature gap that is driving defection: [specific capability, speed, UX advantage]. Peer banks in similar competitive positions deployed in 8-10 weeks and recovered 12-15% of lost deposits within 6 months post-launch.

Every month you delay recovery costs an estimated \$2-4M in additional deposit flight to Marcus and Wealthfront. Your customers have already chosen; they are telling you why (better app, faster account opening, superior UX). This solution is not innovation; this is competitive emergency response. Speed is not optional; it is the entire business case. Vendors who can deploy in 8-12 weeks get board approval. Vendors suggesting 6-month pilots lose deals because they are tone-deaf to the deposit loss urgency.

Your board is asking you the hard question: why are we losing customers to a digital-only challenger? The answer is feature parity failure and experience lag. You have 18 months to prove you can recover those deposits or the board will conclude that your digital leadership is insufficient. This solution is your proof point. Deploy it fast (8-12 weeks), measure deposit recovery within 6 months, and you prove to the board that digital recovery is achievable. Fail to deploy and board confidence in your digital strategy collapses.

Conservative boards embrace competitive recovery solutions with proven peer validation. Your board is not rejecting digital spending; your board is rejecting slow deployment timelines when customers are defecting now. This solution has peer credit union case studies showing \$150M-\$200M deposit recovery within 12 months post-deployment at similar-scale institutions. That is the proof your conservative board needs: concrete deposit recovery metrics, not innovation narratives.

### Proof Requirements

Peer community bank case studies from \$8B-\$16B institutions that deployed rapid digital recovery solutions in response to neobank/digital-only competitor deposit loss (Marcus, Wealthfront, Chime, or similar). For each reference: (1) competitor and deposit loss scenario (quantified \$X deposits lost in Y months to named competitor), (2) digital platform deployed and timeline (8-12 week go-live proof), (3) feature parity achievement vs. competitor benchmark (specific features delivered that Marcus/Wealthfront have), (4) deposit recovery metrics (quantified % of lost deposits recovered within 6-12 months post-deployment), (5) member

### ✗ Language That Repels

This is a nice-to-have modernization initiative. You should phase it over 2-3 years as part of your core replacement strategy. (Rachel is dealing with IMMEDIATE deposit loss. Vendors offering long-term modernization are ignoring the emergency context. Tier-3 vendors get rejected immediately because they don't understand the existential threat.)

Let's pilot this for 6 months to validate member adoption before full deployment. (Rachel is in deposit loss crisis. A 6-month pilot means customer defection continues unabated while she waits for proof. Vendors suggesting extended pilots are actively harming her competitive position. She will move to vendors who commit to 8-12 week full deployment.)

Your conservative board will want to see comprehensive vendor due diligence before approving this expense. (Rachel has the urgency narrative to move fast. Standard enterprise procurement timelines add 2-3 months she cannot afford. Vendors insisting on heavyweight due diligence are eliminating themselves because they extend timelines. Accelerated risk assessment or vendor elimination.)

You should involve your CIO in the technical architecture review to ensure organizational alignment. (Rachel is trying to move around the CIO because he deprioritizes her projects. Vendors insisting on CIO alignment are reinforcing the very gatekeeping that is slowing her deposit recovery response. She will find vendors who can deploy independently.)

adoption improvement pre/post-deployment (baseline adoption vs. post-launch adoption with improvement trajectory), (6) board-ready quarterly reporting showing deposit recovery attribution and competitive positioning improvements. Audited financials (3 years) demonstrating vendor stability. SOC 2 Type II certification. Jack Henry SilverLake integration documentation (API capability, certified partner status, or proven integration pathway). Implementation SLA with specific 8-12 week go-live commitment and financial penalties for delay. Competitive UX benchmarking showing feature parity with named competitor (Marcus app UX, Wealthfront digital account opening speed, etc.). Member satisfaction survey data (pre-deployment baseline and post-deployment improvement for customers at risk of Marcus defection). Deposit recovery attribution model showing how digital parity contributes to deposit win-back (quantified relationship between feature deployment and deposit recovery). CFO-ready ROI model showing deposit recovery payback (solution cost vs. recovered deposit value over 12-24 months). Reference calls with peer bank CDOs who deployed in competitive crisis situations (Rachel wants to hear directly from peers managing similar emergencies). Evidence of vendor's experience with financial institution competitive response scenarios (not just general digital transformation). Board presentation templates showing how to communicate deposit recovery progress to board during implementation (Rachel needs board cover for rapid deployment decision). Vendor's track record with rapid (8-12 week) deployments on Jack Henry core platform (proof of speed capability, not hypothetical timelines). Post-implementation case studies showing sustained deposit recovery 12+ months after deployment (proof of lasting competitive impact, not initial bounce).

### **Champion Potential**

VERY HIGH, heavily conditional on demonstrated deposit recovery metrics and rapid deployment proof. Rachel WILL champion this vendor if: (1) peer community bank case studies validate 10-15% deposit recovery within 6 months post-deployment at similar-scale institutions facing Marcus/Wealthfront competition, (2) implementation timeline guarantees 8-12 week go-live with SLA penalties for delay, (3) competitive feature parity with named neobank competitors is documented (specific features, UX benchmarking), (4) CFO deposit recovery ROI model shows payback within 12-18 months, (5) Jack Henry SilverLake integration requires minimal bank IT involvement (<4 weeks CIO engagement), (6) audited financials demonstrate vendor stability (no startup risk), (7) board-ready quarterly reporting templates show deposit recovery attribution for board visibility. The path is multi-stakeholder and deposit-loss-driven: Rachel (champion if solution enables rapid competitive response and deposit recovery) → CFO (champion if ROI is credible and deposit recovery metrics are peer-validated) → CRO (approval required but must be expedited; cannot extend timeline) → Conservative Board (will approve if deposit recovery probability is concrete and peer-supported) → CEO (implicit sponsor; CEO wants deposit loss recovery and will support Rachel if solution proves viable). Best strategy: lead with peer community bank deposit recovery case studies showing \$150M-\$200M recovery within 12 months at \$8B-\$16B scale. Position as 'neobank competitive response solution proven effective at peer institutions facing identical Marcus/Wealthfront threat.' Emphasize CFO-ready ROI: deposit loss avoided + recovered deposits = tangible revenue recovery within 12 months. Deposit loss urgency is table stakes; vendors who don't acknowledge the emergency context are eliminated immediately.

BASE-05 • Variation

## Rachel Hernandez

Chief Digital Officer | \$23B | Charlotte, North Carolina | Age 41

### Layers 1-2: Identity & Institution

#### Career Background

Rachel spent 8 years at Deloitte Digital (2012-2020), starting as a Senior Consultant and advancing to Partner by age 37. She led digital transformation engagements for financial services clients, foc...

#### Education

BA Business Administration, University of North Carolina at Chapel Hill; Master of Digital Business, Deloitte University (internal program)

#### Institution Type

Community bank (state-chartered)

#### Market Footprint

Charlotte metro, Raleigh, Greensboro, Chapel Hill, coastal North Carolina (15-county footprint). Headquartered in Charlotte; regional presence in Research Triangle and coastal Piedmont.

#### Customer Base

55% consumer (significant millennial/Gen X presence due to Charlotte tech growth), 35% small business, 10% commercial real estate. Strong in healthcare, tech services, and real estate development verticals.

### Layers 3-4: Authority & Technology

#### Budget Authority

Direct approval up to \$5M. Board approval required for technology contracts over \$5M or multi-year commitments over \$10M total.

#### Buying Role

Final decision maker. Buying committee: 5-8 people with formal procurement and vendor management team. Formal RFP and contract review process.

#### Board Relationship

Strong but demanding. The board is growth-oriented and expects digital investments to drive measurab...

#### Core Platform

FIS Horizon

#### Digital Banking

Fiserv digital banking (consumer and business). Recently implemented (12 months ago). User adoption 38% (lower than industry benchmark of 45-50%). Mobile app NPS 3.8/5.

#### Cloud Posture

Cloud-cautious due to CIO's data residency concerns. Tableau DW is a recent exception. Core data stays on-premise. Rachel is pushing for cloud data lakes and API gateways; CIO resists on infrastructure grounds.

### Layers 5-6: Psychology & Pain Points

#### Risk Tolerance

Moderate-to-high for innovation risk, low for operational risk. Rachel believes strategic risk (moving fast on digital) is essential. But she is deeply risk-aware about vendor viability and integration risk because she has been burned by consulting engagements that foundered on implementation.

#### Decision Style

Transformation program mentality (borrowed from Deloitte): Define the vision, map the customer journey, identify gaps, prioritize by impact and effort...

#### Trust Signals

Product-market fit validation (analyst reports, customer demand signals). Implementation partner track record (how many banks like us have gone live successfully?). Integration simplicity (does this require heavy CIO involvement?). Vendor financial health (can they survive a recession?). Direct product access (she wants to see the product, not just the pitch deck).

#### Top 3 Challenges

- Organizational friction with CIO: Every digital initiative depends on CIO's team for Fiserv integration. The CIO sees Ra...
- Consulting background vs. operational culture: Rachel thinks in transformation programs and customer journeys. The bank ...
- Digital platform adoption lag: The Fiserv digital banking platform go-live was 12 months ago. User adoption is 38%, belo...

#### Current Priority

Launch a fintech partnerships program (embedded payments, small business lending APIs) while managing the CIO's resistance to new integrations and the Chief Risk Officer's third-party risk concerns.

### Layer 7: Buying Context

#### Active Trigger

#### Sales Cycle

Board approved \$8M innovation fund for fintech partnerships

### Budget Range

\$12M annually for digital initiatives (product, UX, digital marketing, analytics). CIO's separate budget: \$55M (includes core contract, infrastructure, security, IT operations).

6-12 months for strategic vendors, 3-4 months for point solutions under \$500K. Rachel is impatient with long sales cycles and may short-circuit formal RFP if time-to-value is critical.

### Integration Requirements

Must integrate with Fiserv Premier, but Rachel is explicitly seeking vendors who can work around the CIO's bottleneck. She favors: (1) No-code integrations via middleware (Zapier, Make), (2) API-first with self-service documentation, (3) Cloud-native (no on-prem infrastructure), (4) Certified Fiserv partners with mature integration practices.

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Your board approved \$8M innovation fund for fintech partnerships. This is board-level confidence in your digital strategy. The question now is deployment velocity and ROI attribution. How fast can you deploy these partnerships to demonstrate that the \$8M generates measurable customer acquisition, revenue synergies, or competitive positioning improvements? Your board will review quarterly results. Vendors who deploy in 10-14 weeks and enable clear ROI attribution will get selected. Vendors suggesting 6-month pilots will be questioned about timeline certainty.

Peer community banks (\$15B-\$25B) with board-approved innovation funds deploy their fintech partnerships in 8-12 weeks and report quarterly metrics to board showing member adoption, revenue gains, or cost savings. Your growth-oriented board expects the same cadence and transparency. This solution fits that profile: proven 12-week deployment, measurable partnership ROI within 60 days post-launch, board-ready quarterly reporting. That is the business case your board is funding.

You were hired to prove that digital leadership drives measurable business outcomes. The \$8M innovation fund is your board's vote of confidence in that thesis. This solution directly enables proof: deploy fast, measure ROI, show board results. Success here and Rachel becomes a \$23B community bank's Chief Digital Officer with genuine business outcome accountability—a significant executive positioning. Failure means the board questions whether digital spending generates ROI, and your authority as a business leader (not just a technology executive) is damaged.

Growth-oriented boards want to see fintech partnerships translate to member acquisition and revenue capture. This solution connects fintech integration to measurable member acquisition metrics and cross-sell revenue. Your board will ask: 'How many new customers did these partnerships acquire?' and 'What is the ARPU improvement from integrated fintech services?' This solution enables that attribution. Vendors who can connect partnership deployment to quantified business metrics get board championed; vendors offering generic 'partnership enablement' get questioned.

### Proof Requirements

Peer community bank case studies from \$15B-\$25B with board-approved fintech innovation funds that deployed partnerships within 10-16 weeks (within first 12 months of fund cycle) with clear board-ready ROI metrics. For each reference: (1) innovation fund size and board approval context, (2) partnership types deployed

### ✗ Language That Repels

This is a foundational capability you should build over 2-3 years as part of your broader digital transformation. (Rachel has \$8M board capital to deploy NOW. Vendors offering long-term roadmaps waste the board's mandate window. They will be eliminated because they don't understand Rachel has a specific fund to deploy and board oversight to satisfy.)

Let's pilot fintech partnerships with a select customer segment before full rollout. (Rachel's board approved \$8M capital. Pilots signal timidity and waste the board mandate. Vendors suggesting extended pilots will be questioned about their confidence in the solution's business case. Rachel needs vendors who commit to full deployment with clear ROI proof, not pilots.)

You should involve your Chief Risk Officer in an extended vendor due diligence process before committing partnership funds. (Rachel's board already approved the fund and trusts her judgment. Extended due diligence delays deployment and compresses her quarterly reporting window to the board. Vendors insisting on heavyweight governance are eliminating themselves because they jeopardize her ability to execute within the board's mandated timeline.)

Our recommendation is to build a fintech partnership strategy roadmap before selecting specific vendors. (Rachel has the strategy already: deploy fintech partnerships to drive member acquisition and revenue growth. Vendors asking for strategic planning add analysis work that delays deployment. She needs vendors ready to execute, not consultants offering strategy development.)

(embedded payments, lending APIs, wealth management, cash management, etc.), (3) implementation timeline and go-live proof (10-14 week deployment), (4) quarterly ROI attribution metrics (new members acquired, ARPU improvement, cross-sell revenue, cost savings), (5) board reporting cadence and quarterly metrics dashboard templates, (6) board approval satisfaction and confidence in deployment velocity, (7) partnership adoption trajectory (% of eligible members adopting partnership services within 60-90 days post-launch). Audited financials (3 years) demonstrating vendor stability. SOC 2 Type II certification. FIS Horizon integration documentation (API capability, certified partner status, integration depth). Implementation SLA with specific 10-14 week go-live commitment and escalation procedures for timeline slippage. Fintech partnership network credibility (which partners are available for integration, how many financial services partners can be onboarded in parallel). Member adoption playbooks from peer banks showing partnership adoption targeting and messaging strategies. Board presentation templates showing quarterly partnership ROI reporting (Rachel needs board-ready metrics and narrative templates). Vendor's track record with multiple partnership integration in parallel (proof that Rachel can deploy 2-3 fintech partnerships simultaneously within 12-14 weeks, not sequentially). Competitive advantage validation through analyst research showing partnership types that drive member acquisition and ARPU improvement at similar-scale institutions. Financial modeling templates showing partnership revenue contribution and payback analysis (CFO and board need to see revenue attribution). Reference calls with peer bank CDOs/CFOs who deployed innovation funds with fintech partnerships (Rachel wants direct peer validation of ROI metrics and deployment velocity). Evidence that partnership integrations maintain performance and adoption 9+ months post-launch (proof that early success is not temporary spike). Vendor's experience with growth-oriented boards and innovation fund deployment scenarios (shows vendor understands Rachel's specific context: board mandate, fund lifecycle, quarterly accountability). Cost-benefit analysis showing partnership deployment ROI vs. alternative innovation spending (Rachel needs to defend fintech partnerships against other innovation fund applications).

### **Champion Potential**

VERY HIGH, heavily conditional on board-ready ROI metrics and quarterly deployment velocity proof. Rachel WILL champion this vendor if: (1) peer community bank case studies validate 10-14 week multi-partnership deployment timelines with board-approved innovation fund context, (2) quarterly ROI metrics are board-ready and proven at peer institutions (member acquisition, ARPU improvement, revenue attribution quantified), (3) implementation timeline guarantees 10-14 week first partnership deployment with SLA for additional partnership deployment, (4) CFO ROI model shows partnership payback within 9-12 months enabling board visibility, (5) FIS Horizon integration is vendor-owned with minimal bank IT involvement (<4 weeks CIO engagement), (6) audited financials demonstrate vendor stability (no startup risk), (7) board presentation templates and quarterly reporting frameworks enable transparent ROI accountability. The path is multi-stakeholder and board-mandate-driven: Rachel (champion if solution enables fast deployment with measurable ROI proof enabling board credibility) → CFO (champion if ROI models show clear partnership payback and transparency) → Chief Risk Officer (approval required; accelerated assessment pathway required to preserve timeline) → Growth-oriented Board (will approve if deployment timeline is proven and business outcome attribution is transparent and peer-validated) → CEO (implicit sponsor; CEO wants board confidence in innovation spending and Rachel's business outcome delivery). Best strategy: lead with peer community bank fintech partnership deployment case studies showing 10-14 week go-live timelines and quarterly ROI metrics board presentation. Position as 'innovation fund execution solution enabling board-mandated fintech partnership deployment with quantified business outcome attribution.' Emphasize growth-board expectations: deployment velocity + ROI transparency + quarterly reporting = board-level business outcome accountability. Quarterly results visibility is table stakes; vendors who can't enable transparent ROI attribution to the board are eliminated immediately.

undefined • Variation

# Aisha Johnson

Chief Digital Officer | \$2.8 billion | Denver, Colorado | Age 38

## Layers 1-2: Identity & Institution

### Career Background

Aisha spent 4 years at Amazon (2016-2020) as a Senior Product Manager in Financial Services, leading product strategy for consumer banking features and fintech integrations. She moved to a Series B fi...

### Education

BA Computer Science, Howard University; MBA Product Management, Cornell Tech (online)

### Institution Type

Credit union (federally chartered)

### Market Footprint

Denver metro, some reach into Boulder and Fort Collins. Single-state, metro-focused footprint.

### Customer Base

68% consumer (concentrated ages 25-45), 32% small business. Competitive with local tech workers and small business owners.

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$250K. Board approval required for technology contracts over \$250K or multi-year commitments over \$750K total.

### Buying Role

Final decision maker. Buying committee: 3-4 people. Informal process for deals under \$100K.

### Board Relationship

Strong. The board is conservative and trusts the executive team's technical judgment. Board focus is...

### Core Platform

Jack Henry Symitar (on-premise, contract through 2028). Installed 2015. Aging but stable. Limited API capability for modern integrations.

### Digital Banking

Jack Henry Symitar digital banking module (member and business). Launched 2 years ago. User adoption 18% (abysmal). Member feedback is harsh: 'slow, confusing, looks cheap.' App ratings on iOS: 2.1 stars. This is the crisis that triggered Aisha's hiring.

### Cloud Posture

On-premise dependent (Symitar is on-premise). No cloud infrastructure. CIO is resistant to cloud (says 'we have perfectly good on-premise infrastructure'). Aisha sees on-premise as limiting; CIO sees cloud as unnecessary cost.

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

High for product iteration risk, low for organizational risk. Aisha believes fast iteration and A/B testing reduce product risk. But she is learning that credit unions have high risk aversion to implementation risk and technology change.

### Decision Style

Data-driven, product manager speed. Aisha makes decisions by defining a hypothesis, running an experiment (A/B test, pilot group, feature flag), measu...

### Trust Signals

Product-market fit evidence (weekly usage metrics, user retention data, app ratings improvement). Implementation speed (launch in 4-6 weeks, not 6 months). Technology stack that is cloud-native and API-first. Founder/CEO who understands product velocity and can speak her language. Vendor willingness to do a product pilot (2-4 weeks, measure results, then scale).

## Layer 7: Buying Context

### Active Trigger

### Top 3 Challenges

- App ratings crisis and board pressure: The member-facing mobile app is rated 2.1 stars on iOS. This is a public failure....
- CIO control and engineering bottleneck: The CIO controls \$8.2M of the \$10.5M technology budget. Aisha's budget is only \$...
- Conservative board skepticism: The board is now asking 'Why did we invest in digital if the app still gets 2.1 stars?' A...

### Current Priority

Fix the app ratings crisis immediately. Aisha is under intense pressure to redesign the mobile app and deliver visible member satisfaction improvements. This is not a long-term roadmap conversation; it is a crisis remediation project.

### Sales Cycle

App crisis creating urgent need for app redesign and user satisfaction recovery. Board is breathing down Aisha's neck. Quick wins are critical to maintain credibility.

#### Budget Range

\$2.3M annually for digital initiatives (product, design, marketing, analytics). Total tech budget: \$10.5M. This 4.5:1 ratio is crippling for Aisha.

2-4 months for mobile app redesign platform under \$200K. Aisha will prioritize speed and proof of concept.

#### Integration Requirements

Ideally none; Aisha wants a vendor who can operate independently of the CIO and Symitar constraints. She wants a cloud-based, no-code/low-code platform that does not require Symitar integration work.

### Layer 8: Messaging Receptivity

#### ✓ Language That Resonates

We redesigned an app for a \$2.5B credit union in 8 weeks. Their member ratings went from 2.8 stars to 4.2 stars in 90 days. This is exactly your situation.

App ratings are our lead metric. We'll show you weekly improvement data and member satisfaction scores.

No Symitar integration needed. We work directly with your member data via API. Your CIO can review the integration, but he does not need to do the implementation work.

We launched this with another credit union in crisis mode. Same problem: aging app, board pressure, fast timeline. We delivered in 6 weeks.

#### ✗ Language That Repels

Enterprise sales cycle: '8-month evaluation process.' (Aisha needs results in weeks, not months.)

We need your CIO's buy-in before we can proceed: (Aisha knows the CIO is an obstacle. A vendor that requires CIO approval will stall her crisis response.)

We need a 12-month contract with guaranteed outcomes: (Aisha is desperate but not stupid. She wants short-term pilots with clear metrics.)

This is a larger initiative requiring board approval and strategic planning: (Aisha does not have time for board processes. She needs to move.)

#### Proof Requirements

Product demo access within 3 days (Aisha will not wait). Case study from another credit union in the \$2-3B range who had similar app crisis and solved it fast. Customer reference call with a Product lead (not sales) who can speak to implementation speed and app ratings improvement. Clear metrics framework showing weekly app rating improvements and member engagement lift within first 30 days.

#### Champion Potential

VERY HIGH, with critical caveats. Aisha is desperate for a quick win. She will champion a vendor aggressively if they can deliver app ratings improvement within 60 days. BUT she has minimal budget (\$2.3M annually) and cannot overcome major obstacles (CIO resistance, board skepticism). Best path: (1) Win Aisha on the product (fast, beautiful design), (2) Provide app ratings improvement case study from similar credit union, (3) Minimize CIO involvement, (4) Deliver visible member satisfaction improvements in 30-60 days. If you nail these, Aisha will fight for you with the CEO and board. She is in survival mode and will champion any vendor who can get her out of the app crisis.

undefined • Variation

## Executive

Executive | \$7.5B | Location | Age N/A

### Layers 1-2: Identity & Institution

**Career Background**

N/A

**Education**

N/A

**Institution Type**

Credit union (federally chartered)

**Market Footprint**

Multi-state (Southwest region). Growth trajectory: 4-5% annually. Acquisition-seeking mode.

**Customer Base**

70% consumer (strong in small business and mortgage segments), 30% commercial lending

### Layers 3-4: Authority & Technology

**Budget Authority**

N/A

**Buying Role**

N/A

**Board Relationship**

N/A

**Core Platform**

Fiserv DNA (cloud-hosted, managed service). Mid-generation core with better digital capabilities than Symitar.

**Digital Banking**

Fiserv DNA digital banking + third-party digital channel (Nymbus or similar). User adoption 45% (mid-pack). Member feedback is mixed: 'functional but not compelling.'

**Cloud Posture**

Cloud-dependent (Fiserv DNA is cloud-hosted). Aisha can push for cloud data warehouse (Snowflake or BigQuery); CIO is more supportive than in VAR-06A.

### Layers 5-6: Psychology & Pain Points

**Risk Tolerance**

N/A

**Decision Style**

N/A

**Trust Signals**

N/A

**Top 3 Challenges**

- CEO mandate: 'fix digital lending in 6 months.' Aisha has explicit CEO backing but also explicit deadline pressure. No r...
- Digital lending experience gap: Members can apply for loans online, but the experience is clunky compared to fintech len...
- CIO partnership is critical: Unlike VAR-06A, the CIO at this institution is more supportive of digital initiatives. But ...

**Current Priority**

Launch a modern digital lending platform (consumer personal loans and mortgages) within 6 months. This is the CEO mandate.

### Layer 7: Buying Context

**Active Trigger**

CEO mandate: fix digital lending in 6 months. This creates urgency and also creates budget availability. Growth-oriented board is approving digital investments.

**Budget Range****Sales Cycle**

N/A

**Integration Requirements**

N/A

\$4.8M annually for digital initiatives (larger credit union, larger budget than VAR-06A).

**Layer 8: Messaging Receptivity**

**✓ Language That Resonates**

We redesigned digital lending for a \$6B credit union in 4 months. Digital lending volume increased 30% in first quarter post-launch.

Digital lending integration with Fiserv DNA: We have a certified integration with Fiserv. No custom work required.

Your CEO mandate is achievable. We have done this before in similar timeframes.

Modern lending UX: We model after SoFi/Prosper/LendingClub but built for credit union compliance and member-owned values.

**✗ Language That Repels**

This is a 9-12 month project: (Aisha's CEO mandate is 6 months. A vendor suggesting 9-12 months is a non-starter.)

We require extensive customization for Fiserv DNA integration: (Aisha needs to move fast. Custom integration = delays and cost overruns.)

Enterprise pricing requires board-level approval: (Board is already supportive. Pricing transparency is expected.)

We do not have references in the credit union space: (Aisha is in a credit union; she needs peer references, not bank examples.)

**Proof Requirements**

Case study from another \$5B-\$10B credit union who modernized digital lending in <6 months. Customer reference call with a CDO/product lead who hit similar KPI targets. Clear integration documentation for Fiserv DNA platform. Transparent pricing aligned with the \$4.8M digital budget.

**Champion Potential**

VERY HIGH. Aisha has CEO backing, board support, budget authority, and explicit mandate. She will champion any vendor who can credibly deliver digital lending modernization in 6 months. This variation has higher champion potential than VAR-06A because the organizational context supports innovation.

undefined • Variation

# Executive

Executive | \$13B | Location | Age N/A

## Layers 1-2: Identity & Institution

### Career Background

N/A

### Education

N/A

### Institution Type

Credit union (federally chartered, merged entity)

### Market Footprint

Multi-state (merger of two regional credit unions).  
Post-merger context: 8 months in.

### Customer Base

65% consumer, 35% small business and commercial.  
Merged entities had different member demographics.

## Layers 3-4: Authority & Technology

### Budget Authority

N/A

### Buying Role

N/A

### Board Relationship

N/A

### Core Platform

Jack Henry Symitar (merged institutions each had Symitar but different versions and customizations)

### Digital Banking

Two different digital platforms (one institution had Alkami, the other had Jack Henry digital). Members experience two different apps. Crisis: members are confused.

### Cloud Posture

Hybrid - one entity was cloud-forward, the other on-premise. Consolidation underway.

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

N/A

### Decision Style

N/A

### Trust Signals

N/A

### Top 3 Challenges

- Digital unification nightmare: Members are seeing two different apps, two different login experiences, different feature...
- Merger politics: Board has members from both acquired entities. Consensus on digital strategy is difficult. Aisha must n...
- CIO partnership complexity: Two CIOs from pre-merger entities; consolidating to single CIO. Engineering resources are fr...

### Current Priority

Develop unified digital platform roadmap that satisfies both merged entities' member bases and board expectations.

## Layer 7: Buying Context

### Active Trigger

Post-merger digital unification mandate. Board is pressure-testing Aisha on 'when will members see one app?' Budget authority is complicated by post-merger finance integration.

### Budget Range

### Sales Cycle

N/A

### Integration Requirements

N/A

\$7.5M annually for digital initiatives (combined post-merger budget).

### Layer 8: Messaging Receptivity

#### ✓ Language That Resonates

We unified digital platforms for two credit unions post-merger in 9 months. Zero member churn during migration. Both member bases were satisfied.

Member data migration: We handle the complexity of unifying two member databases from different platforms.

No member disruption: Dual-write capability during transition means members see seamless experience.

Post-merger politics: We have experience navigating complex board dynamics where both merged entities need representation.

#### ✗ Language That Repels

This is a 18-month implementation: (Aisha needs unification faster, or members will churn.)

We require both merged entities' CTOs to be involved in every decision: (Political complexity will slow this down.)

Member data migration is complex; budget for extended timeline: (Aisha needs confidence in migration approach.)

#### Proof Requirements

N/A

#### Champion Potential

HIGH but politically complex. Aisha will champion a unified digital platform vendor if they can credibly deliver member migration without churn. BUT board consensus is difficult, and CIO consolidation is not yet complete. A strong champion requires CEO backing for a difficult decision among post-merger board members.

undefined • Variation

# Executive

Executive | \$4.5B | Location | Age N/A

## Layers 1-2: Identity & Institution

### Career Background

N/A

### Education

N/A

### Institution Type

Credit union (federally chartered)

### Market Footprint

Single state, metro-focused. Conservative posture.

### Customer Base

72% consumer, 28% small business.

## Layers 3-4: Authority & Technology

### Budget Authority

N/A

### Buying Role

N/A

### Board Relationship

N/A

### Core Platform

Fiserv DNA (cloud-hosted). Contract through 2026 (renewal coming up).

### Digital Banking

Fiserv DNA digital banking module. Adoption 28%. Aisha wanted to replace this with a third-party platform (Alkami or Nymbus). CIO blocked it as 'unnecessary risk.'

### Cloud Posture

Cloud-dependent (Fiserv DNA hosted). No cloud data warehouse.

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

N/A

### Decision Style

N/A

### Trust Signals

N/A

### Top 3 Challenges

- CIO-CDO conflict: Aisha proposed replacing Fiserv DNA digital banking with a best-of-breed digital platform (Alkami). Th...
- Political capital burned: Aisha's defeat in the CIO conflict has damaged her credibility with the board and CEO. She nee...
- Digital stagnation: 28% adoption of digital banking is unacceptable. But Aisha has no political capital to change the pl...

### Current Priority

Win back credibility by making incremental improvements to the existing Fiserv DNA digital platform. Aisha must accept defeat gracefully and show that she can improve the current platform.

## Layer 7: Buying Context

### Active Trigger

CIO-CDO conflict over digital banking platform selection. Aisha needs to pivot to vendors who work WITH the CIO, not around him. This is a major shift in Aisha's buying behavior.

### Budget Range

\$2.8M annually (reduced from previous budget due to board skepticism).

### Sales Cycle

N/A

### Integration Requirements

N/A

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Enhancements to Fiserv DNA digital: We work with your current platform to improve adoption without a rip-and-replace.

We have a partnership with Fiserv. Your CIO will see this as a natural extension of the current platform, not a threat.

Zero platform replacement risk: We enhance what you have. Your CIO approves this approach.

Quick wins: We can improve digital adoption 10-15% with targeted UX improvements and member engagement campaigns.

### ✗ Language That Repels

You need a new digital platform: (Aisha tried this approach; the CIO blocked it. She cannot go there again.)

This replaces Fiserv DNA digital: (Politically impossible given the CIO conflict.)

Your CIO does not understand modern digital banking: (Aisha cannot alienate the CIO any further.)

### Proof Requirements

N/A

### Champion Potential

MODERATE. Aisha's political capital is damaged after losing the digital platform vendor battle. She will champion solutions that the CIO explicitly approves, but she cannot push through CIO resistance again. The best vendors are those who work WITH the CIO, not against him.

undefined • Variation

# Executive

Executive | \$20B | Location | Age N/A

## Layers 1-2: Identity & Institution

### Career Background

N/A

### Education

N/A

### Institution Type

Credit union (federally chartered)

### Market Footprint

Multi-state, regional powerhouse. Strong growth trajectory. Acquisition-friendly board.

### Customer Base

60% consumer (high-net-worth segment), 40% small business and commercial lending.

## Layers 3-4: Authority & Technology

### Budget Authority

N/A

### Buying Role

N/A

### Board Relationship

N/A

### Core Platform

FIS Horizon (cloud-native, modern, SaaS-based). Best-in-class core platform. Contract through 2030.

### Digital Banking

Best-of-breed digital platform (Temenos or Finastra). Adoption 65% (strong). Member satisfaction is high.

### Cloud Posture

Cloud-native. All infrastructure on cloud. Kubernetes and serverless architecture.

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

N/A

### Decision Style

N/A

### Trust Signals

N/A

### Top 3 Challenges

- Innovation velocity: Aisha is no longer fighting for digital investment; she has dedicated budget. Her challenge is now ...
- Organizational scaling: Aisha's team has grown to 25 people (designers, product managers, engineers). She is managing a ...
- Fintech velocity gap: Even with modern infrastructure (FIS Horizon), large institutions move slower than fintech startup...

### Current Priority

Launch three new member-facing digital experiences (mobile app redesign, digital lending platform, member financial management tool). This is innovation through abundance, not scarcity.

## Layer 7: Buying Context

### Active Trigger

Board approved dedicated digital transformation budget separate from IT (\$12M annually for digital vs. \$35M for IT operations). Aisha has unprecedented resources and autonomy.

### Budget Range

\$12M annually dedicated to digital transformation (separate from \$35M IT operations budget).

### Sales Cycle

N/A

### Integration Requirements

N/A

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

We help large institutions move at fintech speed. Launch new features in weeks, not months.

API-first architecture: Everything you build integrates with your ecosystem. No hard integration costs.

We partner with fintech leaders. Integration with best-of-breed partners (SoFi, Blend, etc.) is built in.

You have the budget and the board support. What you need is a partner who understands fintech velocity and can deliver it at institutional scale.

### × Language That Repels

You need our help navigating budget constraints: (Aisha has budget. Her constraint is velocity, not money.)

CIO approval required for this: (Aisha has dedicated digital budget independent of IT.)

This is complex; budget for long timeline: (Fintech partner approach expects 4-8 week timelines, not 6+ months.)

### Proof Requirements

Case studies from other large credit unions (\$15B+) who have partnered with fintech platforms and launched at fintech velocity. Customer reference call with a head of digital innovation (not operations). Evidence of fintech partnership ecosystem. Transparent pricing aligned with \$12M digital budget.

### Champion Potential

VERY HIGH. Aisha has unprecedented resources, board support, and autonomy. She will champion vendors who can deliver fintech-speed digital innovation at institutional scale. This is the most favorable variation for a vendor to win Aisha's championship.

BASE-08 • Variation

# David Chen

Chief Operating Officer | \$12 billion | Portland, Oregon | Age 52

## Layers 1-2: Identity & Institution

### Career Background

David is COO at a \$1.5B credit union managing post-merger operations challenges...

### Education

BA Economics, Howard University; MBA Finance, University of Chicago Booth School of Business

### Institution Type

Credit union (federally chartered)

### Market Footprint

Portland metro, Eugene, Salem, Vancouver Washington. Four-state presence (Oregon, Washington, Idaho, Northern California).

### Customer Base

78% consumer (30% young professionals under 35, 48% ages 35-60), 22% small business. Strong in healthcare, education, and nonprofit verticals due to employer partnerships.

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$250K. Board approval required for technology contracts over \$250K or multi-year commitments over \$750K total.

### Buying Role

Final decision maker. Buying committee: 3-4 people. Informal process for deals under \$100K.

### Board Relationship

Strong. The board is conservative and trusts the executive team's technical judgment. Board focus is...

### Core Platform

Jack Henry Symitar (hosted SaaS, contractually locked through 2028). Installed 2015. Comprehensive financial management system.

### Digital Banking

Alkami (consumer and business online/mobile, go-live 18 months ago). Strong adoption. Member satisfaction 4.2/5 on NPS tracking.

### Cloud Posture

Strategic cloud adoption. Mission-critical (core, lending) stays on Jack Henry-hosted infrastructure. Ancillary and growth systems (analytics, member engagement, business intelligence) target cloud-native architecture. Cyber insurance vendor requires cloud-native security baseline.

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Moderate with financial discipline. Sandy views calculated risk (backed by ROI analysis) as essential for competitive survival. But she distinguishes sharply between strategic risk and operational risk. She will not tolerate vendor risk or implementation risk.

### Decision Style

Data-driven ROI analysis first, then peer reference validation. Sandy requires a financial case: upfront cost, 3-year TCO, revenue impact or cost savi...

### Trust Signals

Audited financials and 3+ years of stability (vendor viability). Peer CU references with similar-sized institutions. Clear ROI model with conservative assumptions. Implementation partner track record (how many CUs have they successfully gone live with?). Direct access to vendor leadership who understand credit union economics.

### Top 3 Challenges

- Member attrition: Younger members (ages 18-34) declining 8% year-over-year, driven by neobank switches (Chime, Marcus, A...
- Core contract lock-in: Jack Henry Symitar contract through 2028 limits negotiating leverage. Sandy is using the renewal ...
- Generational board divide: Five members under 50 push for aggressive digital spending. Eight members over 60 view techno...

### Current Priority

Complete the member experience modernization (mobile app enhancement, open banking APIs) while demonstrating member NPS and deposit growth correlation to justify continued digital investment to conservative board voices.

## Layer 7: Buying Context

### Active Trigger

### Sales Cycle

Strategic digital acceleration initiative. Member attrition is driving urgency. Board is willing to fund digital investments if ROI is clear. Jack Henry roadmap roadblock is creating demand for third-party solutions (APIs, fintech integrations, AI).

12-18 months for strategic platforms, 4-6 months for point solutions under \$1M. Sandy requires pilot phases for unproven vendors: 90-day pilot with 1-2 branches or user groups, then scale-or-kill decision.

**Budget Range**

\$45M annually (including core contract \$8M, IT staff \$12M, vendors \$15M, consulting/professional services \$10M). Represents 4.2% of total operating budget.

**Integration Requirements**

Must integrate with Jack Henry Symitar via published API or certified integration partner. If integration requires Jack Henry professional services, cost and timeline must be quantified upfront.

**Layer 8: Messaging Receptivity**

<p><b>✓ Language That Resonates</b></p> <ul style="list-style-type: none"> <li>ROI-backed language: 'This will reduce member churn by 2-3% based on peer CU data, generating \$1.2M annual deposit retention.'</li> <li>'Operating discipline': We have implemented this at 8 credit unions your size; average implementation cost was 15% of software cost, timeline 120 days.</li> <li>'Efficiency ratio impact': Your blended cost of member acquisition is \$180. This reduces it to \$165 through enhanced digital conversion.</li> <li>Peer CU references: 'Here is how \$8B and \$11B credit unions in your region are using this.'</li> </ul>	<p><b>✗ Language That Repels</b></p> <ul style="list-style-type: none"> <li>Mission-washing: 'We exist to serve the underserved.' (Sandy hears vague virtue signaling without operational specifics.)</li> <li>Member journey without metrics: 'Reimagine the member experience.' (Show me the NPS lift, deposit growth, or churn reduction.)</li> <li>Disruption language: 'Disrupt your legacy core.' (Sandy hears risk, not opportunity. She has a stable core through 2028.)</li> <li>Startup jargon: 'We are an AI-first, cloud-native fintech.' (What problem does this solve for my CU? Be specific.)</li> </ul>
<p><b>Proof Requirements</b></p> <p>Audited financials or SOC 2 audit showing financial health. Case studies with 2+ credit unions in the \$8B-\$15B range. Implementation cost/timeline documented in writing. Reference calls with CIO and CFO, not just generic references. A 30-day pilot option with explicit success criteria (e.g., '80% adoption rate, member satisfaction 4+/5').</p>	
<p><b>Champion Potential</b></p> <p>Moderate-to-high. Sandy is a pragmatic decision maker who will champion a vendor if the business case is clear and peer validation exists. The best path is: (1) Financial case with conservative ROI assumptions, (2) 2+ peer CU references (Sandy will call them herself), (3) Vendor financial transparency, (4) Documented implementation methodology. If these are strong, Sandy will internally sponsor the deal against board skepticism.</p>	

undefined • Variation

# Patricia 'Trish' Nakamura

Chief Operating Officer | Financial Institution | [object Object] | Age 51

## Layers 1-2: Identity & Institution

### Career Background

N/A

### Education

[object Object]

### Institution Type

N/A

### Market Footprint

N/A

### Customer Base

N/A

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$500K; Board Finance Committee approval above \$1M

### Buying Role

N/A

### Board Relationship

N/A

### Core Platform

[object Object]

### Digital Banking

N/A

### Cloud Posture

Hybrid; core stays on-premise, non-core workloads targeting cloud

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Moderate - positioned as operations leader; will adopt proven technologies with peer validation

### Decision Style

N/A

### Trust Signals

N/A

### Current Priority

N/A

## Layer 7: Buying Context

### Active Trigger

Board mandate to improve efficiency ratio from 72% to 65% within 24 months

### Budget Range

N/A

### Sales Cycle

N/A

### Integration Requirements

N/A

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Labor savings: 'This will reduce manual operational processing by 40-50%, freeing 120-150 staff hours per week for higher-value work.'

Efficiency ratio impact: 'Based on peer bank data, this solution improves efficiency ratio by 2-3 percentage points.'

Board-aligned: 'Directly addresses your efficiency ratio target. Quantifiable ROI in 12-18 months.'

### ✗ Language That Repels

Member experience: (Trish is focused on operational efficiency, not member experience enhancement. Show her the efficiency impact, not UX benefits.)

Innovation enablement: (Trish is pragmatic. 'Innovation' without quantified efficiency gain is abstract and unconvincing.)

Disruptive technology: (Trish values proven implementations at comparable banks. 'Disruptive' signals unproven risk.)

Symitar integration: 'We have integrated with Jack Henry SilverLake at 6 comparable \$5B-\$10B banks. Integration cost and timeline are documented.'

AI/ML magic: (Trish wants explainable, documented labor savings. Vague 'AI will optimize' without specifics is unconvincing.)

**Proof Requirements**

Case studies from \$5B-\$15B banks showing quantified labor savings. ROI model with conservative assumptions. Jack Henry SilverLake integration reference from peer bank. Implementation timeline with risk mitigation plan. Detailed training and change management approach for 300-person operations team.

**Champion Potential**

HIGH. Trish is under explicit board mandate to improve efficiency ratio. If the vendor can credibly demonstrate labor savings and peer validation, Trish will champion the deal internally. She needs to prove to the board that she found a solution. Technology success is directly tied to her career success.

VAR\_07C\_C00\_COMMUNITY\_BANK • Variation

## Executive

Executive | Financial Institution | Location | Age N/A

### Layers 1-2: Identity & Institution

**Career Background**

N/A

**Education**

N/A

**Institution Type**

N/A

**Market Footprint**

N/A

**Customer Base**

N/A

### Layers 3-4: Authority & Technology

**Budget Authority**

N/A

**Buying Role**

N/A

**Board Relationship**

N/A

**Core Platform**

N/A

**Digital Banking**

N/A

**Cloud Posture**

N/A

### Layers 5-6: Psychology & Pain Points

**Risk Tolerance**

N/A

**Decision Style**

N/A

**Trust Signals**

N/A

**Current Priority**

N/A

### Layer 7: Buying Context

**Active Trigger**

N/A

**Budget Range**

N/A

**Sales Cycle**

N/A

**Integration Requirements**

N/A

### Layer 8: Messaging Receptivity

**✓ Language That Resonates**

No data available

**✗ Language That Repels**

No data available

**Proof Requirements**

N/A

**Champion Potential**

N/A

VAR\_07D\_C00\_COMMUNITY\_BANK • Variation

## Executive

Executive | Financial Institution | Location | Age N/A

### Layers 1-2: Identity & Institution

**Career Background**

N/A

**Education**

N/A

**Institution Type**

N/A

**Market Footprint**

N/A

**Customer Base**

N/A

### Layers 3-4: Authority & Technology

**Budget Authority**

N/A

**Buying Role**

N/A

**Board Relationship**

N/A

**Core Platform**

N/A

**Digital Banking**

N/A

**Cloud Posture**

N/A

### Layers 5-6: Psychology & Pain Points

**Risk Tolerance**

N/A

**Decision Style**

N/A

**Trust Signals**

N/A

**Current Priority**

N/A

### Layer 7: Buying Context

**Active Trigger**

N/A

**Budget Range**

N/A

**Sales Cycle**

N/A

**Integration Requirements**

N/A

### Layer 8: Messaging Receptivity

**✓ Language That Resonates**

No data available

**✗ Language That Repels**

No data available

**Proof Requirements**

N/A

**Champion Potential**

N/A

VAR\_07E\_C00\_COMMUNITY\_BANK • Variation

## Executive

Executive | Financial Institution | Location | Age N/A

### Layers 1-2: Identity & Institution

**Career Background**

N/A

**Education**

N/A

**Institution Type**

N/A

**Market Footprint**

N/A

**Customer Base**

N/A

### Layers 3-4: Authority & Technology

**Budget Authority**

N/A

**Buying Role**

N/A

**Board Relationship**

N/A

**Core Platform**

N/A

**Digital Banking**

N/A

**Cloud Posture**

N/A

### Layers 5-6: Psychology & Pain Points

**Risk Tolerance**

N/A

**Decision Style**

N/A

**Trust Signals**

N/A

**Current Priority**

N/A

### Layer 7: Buying Context

**Active Trigger**

N/A

**Budget Range**

N/A

**Sales Cycle**

N/A

**Integration Requirements**

N/A

### Layer 8: Messaging Receptivity

**✓ Language That Resonates**

No data available

**✗ Language That Repels**

No data available

**Proof Requirements**

N/A

**Champion Potential**

N/A

BASE-08 • Variation

## David Chen

Chief Operating Officer | \$1.5B (combined, post-merger; acquiring institution was \$700M, acquired was \$800M) | Portland, Oregon | Age 52

### Layers 1-2: Identity & Institution

#### Career Background

David spent 12 years at USAA as SVP Operations managing large-scale service delivery and process optimization. He moved to a regional credit union (2012-2019) as VP Operations overseeing branch consol...

#### Education

BA Economics, Howard University; MBA Finance, University of Chicago Booth School of Business

#### Institution Type

Credit union (federally chartered)

#### Market Footprint

Pacific Northwest (Oregon, Washington). Single metro focus with rural expansion branches.

#### Customer Base

85% consumer (diverse age distribution), 15% small business. Mix of employer partnerships and geographic expansion.

### Layers 3-4: Authority & Technology

#### Budget Authority

Direct approval up to \$250K. Board approval required for technology contracts over \$250K or multi-year commitments over \$750K total.

#### Buying Role

Final decision maker. Buying committee: 3-4 people (David, CFO, CIO, CEO). Informal process for deals under \$100K.

#### Board Relationship

Demanding but supportive. Board hired David specifically to deliver integration on time. Board holds...

#### Core Platform

Dual cores (Fiserv DNA from acquiring institution, legacy CO-OP from acquired institution). Consolidation to single Fiserv DNA planned for Q4 2026. Contract locks both platforms in place; Fiserv DNA renewal in 2029.

#### Digital Banking

Two legacy platforms (Fiserv DNA digital for acquiring institution, custom digital portal for acquired institution). Consolidation to single platform (likely Fiserv DNA or third-party) planned post-core consolidation.

#### Cloud Posture

Cloud-dependent (Fiserv DNA hosted). No internal data infrastructure investment during consolidation. Cloud adoption deferred until post-consolidation.

### Layers 5-6: Psychology & Pain Points

#### Risk Tolerance

Low for operational risk during consolidation. David is risk-averse to any changes that could destabilize integration timeline. He distinguishes between strategic risk (long-term capability gaps) and integration risk (could delay core migration). He will not tolerate integration risk.

#### Decision Style

Consolidation-KPI-driven. David makes decisions by asking: 'Does this move us closer to core consolidation completion?' and 'What is the integration c...

#### Trust Signals

Post-merger integration track record (have you done this before?). Peer references from other credit unions that completed mergers. Clear timeline and FTE commitment. Ability to deliver within 12-month consolidation window. No surprises or scope creep.

#### Top 3 Challenges

- Dual-core consolidation timeline: Fiserv DNA core migration must complete by Q4 2026 (9 months from now). Delay triggers...
- Member attrition during consolidation: Currently running 1.8% post-merger attrition monthly (target <1.2%). Every operat...
- Staff retention and morale: 95 employees leaving through attrition or reduction. Remaining team (245) is exhausted by in...

#### Current Priority

Complete Fiserv DNA core environment setup and data migration testing. Stabilize dual-core operations (reduce nightly reconciliation exceptions from 120 to <30 per night). Maintain member attrition below 1.5%.

### Layer 7: Buying Context

#### Active Trigger

#### Sales Cycle

Post-merger core consolidation with aggressive 9-month timeline. Dual-core operations are complex and error-prone. Member attrition during consolidation is David's existential risk.

#### Budget Range

\$3.2M integration budget (one-time, for consolidation activities). Represents 18% of operating budget during consolidation period.

3-4 months for integration-critical solutions. David will not entertain 6+ month sales cycles. He needs vendors who can engage quickly and deploy within 8-week windows.

#### Integration Requirements

Must integrate with Fiserv DNA (primary consolidation path). If solution requires CO-OP platform customization, it delays consolidation and is rejected. Cloud-native solutions preferred to reduce on-premise complexity during consolidation.

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

We consolidated two credit unions post-merger in 18 months with dual-core platforms (Fiserv and legacy). Both acquired bank members saw zero service disruption during consolidation. Member attrition was 1.2% vs. industry average 4-5%.

Operations consolidation: We automated the identification of duplicate processes, redundant branches, and conflicting systems. This becomes your day-1 consolidation roadmap.

Fiserv DNA consolidation is our specialty. We've migrated two separate Fiserv DNA instances to unified architecture without customer disruption. We know the technical debt, the data migration risks, the timeline traps.

Week-by-week consolidation tracking: We provide real-time dashboards—branch closures, headcount reduction, system migrations, member retention cohorts. Every executive sees the same metrics.

### ✗ Language That Repels

Long-term digital transformation roadmap. (David is laser-focused on consolidation completion in 9 months, not years. Strategic roadmaps feel like distraction from immediate consolidation work; they signal vendor inexperience with acquisition urgency.)

Best-in-class member experience redesign. (David is protecting member retention during consolidation, not delighting them. Discretionary UX upgrades feel expensive and off-mission during integration.)

This will unlock new growth opportunities post-consolidation. (David is consolidating from \$1.5B to unified operations. 'Growth opportunity' messaging misses the moment—he is managing efficiency and stability, not growth.)

Requires board approval and governance alignment before deployment. (David needs to move fast; governance committees slow consolidation execution. Requiring extra board sign-off signals vendor misunderstanding of acquisition urgency and timeline constraints.)

### Proof Requirements

Case studies from at least 2 post-merger credit union consolidations (\$1B-\$2B acquired entities) showing completion within 18 months with member attrition <2.5% during integration. Reference call with a COO/SVP Operations from a peer consolidation showing week-by-week integration metrics and how consolidation momentum was maintained. Documented consolidation playbook showing branch closure sequencing, system migration dependencies, member communication strategy, and dual-core to single-core migration approach. Implementation team profile showing FTE capacity for external resource delivery (minimum 15-25 people available). Transparent cost model breaking down consolidation support vs. ongoing services with explicit milestone-based pricing and penalty clauses for timeline overruns.

### Champion Potential

MODERATE but durable if execution-proven. David will champion vendors delivering on consolidation KPIs and reducing consolidation execution risk. His champion power is constrained by his primary focus (consolidation completion, not strategic innovation) and limited discretionary budget authority (\$250K direct approval). Best path to champion status: (1) Prove post-merger consolidation success at peer CU institutions, (2) Demonstrate cost-savings vs. internal execution estimate, (3) Show zero member service disruption during deployment, (4) Provide external capacity so his exhausted 8-person team is not overextended. If a vendor nails these four elements, David will fight for scope expansion, advocate for multi-year engagement post-consolidation, and become a durable reference for peer COOs facing similar integration challenges.

BASE-08 • Variation

# David Chen

Chief Operating Officer | \$12 billion | Portland, Oregon | Age 52

## Layers 1-2: Identity & Institution

### Career Background

David is COO at a \$1.5B credit union managing post-merger operations challenges...

### Education

BA Economics, Howard University; MBA Finance, University of Chicago Booth School of Business

### Institution Type

Credit union (federally chartered)

### Market Footprint

Portland metro, Eugene, Salem, Vancouver Washington. Four-state presence (Oregon, Washington, Idaho, Northern California).

### Customer Base

78% consumer (30% young professionals under 35, 48% ages 35-60), 22% small business. Strong in healthcare, education, and nonprofit verticals due to employer partnerships.

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$750K-\$1.5M. Board approval required for technology contracts over \$1.5M or multi-year commitments over \$3M total.

### Buying Role

Final decision maker. Buying committee: 4-6 people. Formal RFP process for major purchases.

### Board Relationship

Strong but demanding. The board is growth-oriented and expects digital investments to drive measurab...

### Core Platform

Jack Henry Symitar (hosted SaaS, contractually locked through 2028). Installed 2015. Comprehensive financial management system.

### Digital Banking

Alkami (consumer and business online/mobile, go-live 18 months ago). Strong adoption. Member satisfaction 4.2/5 on NPS tracking.

### Cloud Posture

Strategic cloud adoption. Mission-critical (core, lending) stays on Jack Henry-hosted infrastructure. Ancillary and growth systems (analytics, member engagement, business intelligence) target cloud-native architecture. Cyber insurance vendor requires cloud-native security baseline.

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Moderate with financial discipline. Sandy views calculated risk (backed by ROI analysis) as essential for competitive survival. But she distinguishes sharply between strategic risk and operational risk. She will not tolerate vendor risk or implementation risk.

### Decision Style

Data-driven ROI analysis first, then peer reference validation. Sandy requires a financial case: upfront cost, 3-year TCO, revenue impact or cost savi...

### Trust Signals

Audited financials and 3+ years of stability (vendor viability). Peer CU references with similar-sized institutions. Clear ROI model with conservative assumptions. Implementation partner track record (how many CUs have they successfully gone live with?). Direct access to vendor leadership who understand credit union economics.

### Top 3 Challenges

- Member attrition: Younger members (ages 18-34) declining 8% year-over-year, driven by neobank switches (Chime, Marcus, A...
- Core contract lock-in: Jack Henry Symitar contract through 2028 limits negotiating leverage. Sandy is using the renewal ...
- Generational board divide: Five members under 50 push for aggressive digital spending. Eight members over 60 view techno...

### Current Priority

Complete the member experience modernization (mobile app enhancement, open banking APIs) while demonstrating member NPS and deposit growth correlation to justify continued digital investment to conservative board voices.

## Layer 7: Buying Context

### Active Trigger

### Sales Cycle

Strategic digital acceleration initiative. Member attrition is driving urgency. Board is willing to fund digital investments if ROI is clear. Jack Henry roadmap roadblock is creating demand for third-party solutions (APIs, fintech integrations, AI).

12-18 months for strategic platforms, 4-6 months for point solutions under \$1M. Sandy requires pilot phases for unproven vendors: 90-day pilot with 1-2 branches or user groups, then scale-or-kill decision.

**Budget Range**

\$45M annually (including core contract \$8M, IT staff \$12M, vendors \$15M, consulting/professional services \$10M). Represents 4.2% of total operating budget.

**Integration Requirements**

Must integrate with Jack Henry Symitar via published API or certified integration partner. If integration requires Jack Henry professional services, cost and timeline must be quantified upfront.

**Layer 8: Messaging Receptivity**

<p><b>✓ Language That Resonates</b></p> <ul style="list-style-type: none"> <li>ROI-backed language: 'This will reduce member churn by 2-3% based on peer CU data, generating \$1.2M annual deposit retention.'</li> <li>'Operating discipline': We have implemented this at 8 credit unions your size; average implementation cost was 15% of software cost, timeline 120 days.</li> <li>'Efficiency ratio impact': Your blended cost of member acquisition is \$180. This reduces it to \$165 through enhanced digital conversion.</li> <li>Peer CU references: 'Here is how \$8B and \$11B credit unions in your region are using this.'</li> </ul>	<p><b>✗ Language That Repels</b></p> <ul style="list-style-type: none"> <li>Mission-washing: 'We exist to serve the underserved.' (Sandy hears vague virtue signaling without operational specifics.)</li> <li>Member journey without metrics: 'Reimagine the member experience.' (Show me the NPS lift, deposit growth, or churn reduction.)</li> <li>Disruption language: 'Disrupt your legacy core.' (Sandy hears risk, not opportunity. She has a stable core through 2028.)</li> <li>Startup jargon: 'We are an AI-first, cloud-native fintech.' (What problem does this solve for my CU? Be specific.)</li> </ul>
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**Proof Requirements**

Audited financials or SOC 2 audit showing financial health. Case studies with 2+ credit unions in the \$8B-\$15B range. Implementation cost/timeline documented in writing. Reference calls with CIO and CFO, not just generic references. A 30-day pilot option with explicit success criteria (e.g., '80% adoption rate, member satisfaction 4+/5').

**Champion Potential**

Moderate-to-high. Sandy is a pragmatic decision maker who will champion a vendor if the business case is clear and peer validation exists. The best path is: (1) Financial case with conservative ROI assumptions, (2) 2+ peer CU references (Sandy will call them herself), (3) Vendor financial transparency, (4) Documented implementation methodology. If these are strong, Sandy will internally sponsor the deal against board skepticism.

undefined • Variation

# Marcus Williams

Chief Operating Officer | Financial Institution | [object Object] | Age 54

## Layers 1-2: Identity & Institution

### Career Background

N/A

### Education

[object Object]

### Institution Type

N/A

### Market Footprint

N/A

### Customer Base

N/A

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$750K; Board Audit Committee approval above \$2M

### Buying Role

N/A

### Board Relationship

N/A

### Core Platform

[object Object]

### Digital Banking

N/A

### Cloud Posture

N/A

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Low to moderate - focused on operational risk mitigation, not innovation

### Decision Style

N/A

### Trust Signals

N/A

### Current Priority

N/A

## Layer 7: Buying Context

### Active Trigger

NCUA exam findings requiring specific operational resilience remediation

### Budget Range

N/A

### Sales Cycle

N/A

### Integration Requirements

N/A

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Regulatory alignment: 'This directly addresses NCUA findings on business continuity. Automated failover with <2 hour RTO meets regulatory expectations.'

Disaster recovery automation: 'Eliminates manual failover procedures. Quarterly testing automated. Disaster recovery is now verifiable and auditable.'

Symitar integration: 'We have implemented business continuity solutions for 4 Jack Henry

### × Language That Repels

Member experience: (Marcus is focused on regulatory compliance, not member UX. Member experience is irrelevant to his priority.)

Cost savings: (Marcus is remediation-focused, not cost-focused. He will spend what is necessary for compliance.)

Experimental technology: (Marcus needs proven, regulated solutions. Experimental technology is unacceptable.)

Symitar credit unions in the \$10B-\$20B range. Integration is proven and documented.'

Implementation timeline: 'We can achieve NCUA-compliant recovery capability in 6-8 months, meeting your remediation deadline.'

Best-of-breed multi-vendor: (Marcus wants integrated single platform, not best-of-breed. Simplicity and integration are priorities.)

### **Proof Requirements**

Case studies from Jack Henry Symitar credit unions showing NCUA compliance. Documented disaster recovery testing results and RTO/RPO metrics. Regulatory assessment report showing compliance with NCUA guidance. Implementation timeline with specific milestones. SLA guarantees on disaster recovery performance. Reference calls with CIO and COO at peer credit unions that completed similar remediation.

### **Champion Potential**

VERY HIGH. Marcus is under explicit NCUA mandate to remediate findings. He needs a credible solution that directly addresses regulatory gaps. If vendor can demonstrate regulatory alignment and peer validation from Symitar credit unions, Marcus will champion aggressively. His career depends on successful remediation.

undefined • Variation

# David Chen

Chief Operating Officer | Financial Institution | Portland, Oregon | Age 52

## Layers 1-2: Identity & Institution

### Career Background

David is COO at a \$1.5B credit union managing post-merger operations challenges...

### Education

BA Economics, Howard University; MBA Finance, University of Chicago Booth School of Business

### Institution Type

N/A

### Market Footprint

N/A

### Customer Base

N/A

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$500K; CEO approval above \$500K

### Buying Role

Technology and process evaluation; recommends to CEO for approval

### Board Relationship

Conservative board; emphasis on stability and cost management over innovation...

### Core Platform

[object Object]

### Digital Banking

N/A

### Cloud Posture

N/A

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Moderate with financial discipline. Patricia views calculated risk (backed by ROI analysis) as essential for competitive survival. But she distinguishes sharply between strategic risk and operational risk. She will not tolerate vendor risk or implementation risk.

### Decision Style

Data-driven ROI analysis first, then peer reference validation. Patricia requires a financial case: upfront cost, 3-year TCO, revenue impact or cost s...

### Trust Signals

Audited financials and 3+ years of stability (vendor viability). Peer CU references with similar-sized institutions. Clear ROI model with conservative assumptions. Implementation partner track record (how many CUs have they successfully gone live with?). Direct access to vendor leadership who understand credit union economics.

### Current Priority

N/A

## Layer 7: Buying Context

### Active Trigger

Key operations manager retired; organization losing 30 years of institutional knowledge; urgent need to document and standardize processes

### Budget Range

N/A

### Sales Cycle

N/A

### Integration Requirements

N/A

## Layer 8: Messaging Receptivity

✓ **Language That Resonates**

Process documentation: 'We help financial institutions document and standardize operational procedures. Your operations team can focus on execution instead of reinventing processes.'

Knowledge preservation: 'We capture institutional knowledge before it walks out the door. Your processes are now documented and repeatable across all branches.'

Quick implementation: 'We focus on Fiserv DNA environments. 90-day deployment to documented procedures; 6-month full standardization across your branch network.'

Low-tech, high-value: 'We do not require extensive IT expertise. Your operations team can manage the system without heavy technical resources.'

✗ **Language That Repels**

Innovation speak: (Patricia needs process stability, not innovation. Innovation sounds like risk and cost overrun.)

Complex integration: (Patricia's team is lean and not tech-focused. Complex integration requirements are a dealbreaker.)

Cloud-native: (Patricia prefers Fiserv DNA integration with proven, stable architecture. Cloud is not a priority.)

Enterprise pricing: (For a \$4B credit union, enterprise pricing is prohibitive. Transparent, modest pricing is essential.)

**Proof Requirements**

Case studies from other Fiserv DNA credit unions in the \$2B-\$5B range. Documentation of implementation timeline and effort. Reference call with operations director at a peer CU that completed similar process documentation. Transparent pricing with no hidden costs. Simple SLA guarantees.

**Champion Potential**

HIGH. Patricia is under urgent pressure to rebuild institutional knowledge after the operations manager's retirement. She needs a credible solution that demonstrates rapid knowledge capture and process standardization. If vendor can show Fiserv DNA success stories and transparent, modest pricing, Patricia will champion aggressively within budget constraints.

undefined • Variation

# David Chen

Chief Operating Officer | Financial Institution | Portland, Oregon | Age 52

## Layers 1-2: Identity & Institution

### Career Background

David is COO at a \$1.5B credit union managing post-merger operations challenges...

### Education

BA Economics, Howard University; MBA Finance, University of Chicago Booth School of Business

### Institution Type

N/A

### Market Footprint

N/A

### Customer Base

N/A

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$2M; CEO/Board approval above \$2M

### Buying Role

Strategic integration and shared services architecture lead; drives vendor strategy across three legacy operations

### Board Relationship

In transition board post-merger; blend of directors from all three institutions; tension between cos...

### Core Platform

[object Object]

### Digital Banking

N/A

### Cloud Posture

N/A

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Moderate with financial discipline. Robert views calculated risk (backed by ROI analysis) as essential for competitive survival. But he distinguishes sharply between strategic risk and operational risk. He will not tolerate vendor risk or implementation risk.

### Decision Style

Data-driven ROI analysis first, then peer reference validation. Robert requires a financial case: upfront cost, 3-year TCO, revenue impact or cost sav...

### Trust Signals

Audited financials and 3+ years of stability (vendor viability). Peer CU references with similar-sized institutions. Clear ROI model with conservative assumptions. Implementation partner track record (how many CUs have they successfully gone live with?). Direct access to vendor leadership who understand credit union economics.

### Current Priority

N/A

## Layer 7: Buying Context

### Active Trigger

Building unified shared services operations model across 3 recently merged credit unions; consolidating technology stack

### Budget Range

N/A

### Sales Cycle

N/A

### Integration Requirements

N/A

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Shared services transformation: 'We have consolidated operations for 4 multi-institution credit union mergers. Average cost synergy realization: 18% of operations budget within 18 months.'

FIS Horizon readiness: 'Our platform works seamlessly with FIS Horizon. We are guiding 3 other credit unions through parallel core migrations right now.'

Member service standardization: 'We harmonize member service across legacy institutions while maintaining the highest service levels from any of the three.'

Integration timeline confidence: 'We have implemented shared services models across multi-institution mergers in 12-18 month windows. Proven track record with NCUA oversight.'

### ✗ Language That Repels

Cost-cutting only: (Robert needs shared services transformation, not cost-cutting theater. Cutting costs at the expense of member service is a dealbreaker.)

Point solutions: (Robert needs integrated shared services architecture, not best-of-breed tools. Integration complexity is already overwhelming.)

Lengthy implementation: (Robert has a 18-month window. Anything longer than 12-18 months is a non-starter.)

Single-institution experience: (Robert is consolidating 3 institutions. Vendors with only single-institution experience may not understand the complexity.)

### Proof Requirements

Case studies from 2+ multi-institution credit union mergers where shared services was implemented. Cost synergy documentation (pre/post consolidation metrics from peer credit unions). FIS Horizon integration success stories. Implementation timeline and milestone documentation. Reference calls with COO and CIO at peer credit unions that completed similar consolidation. NCUA compliance framework documentation.

### Champion Potential

VERY HIGH. Robert is under explicit mandate to consolidate 3 credit unions into a unified operations model within 18 months while maintaining member service and achieving cost synergies. He needs a credible partner with proven multi-institution consolidation experience and FIS Horizon expertise. If vendor can demonstrate regulatory compliance and peer validation from similar mergers, Robert will champion aggressively. Success is essential to his credibility with merged board and staff.

BASE-10 • Variation

## Kevin Patel

VP of Technology (functions as CTO, but title does not exist at this institution size) | \$3.2 billion | Boise, Idaho | Age 46

### Layers 1-2: Identity & Institution

#### Career Background

Kevin spent 8 years in sysadmin roles at a healthcare company (Epic EHR implementation, data center operations, disaster recovery), then 5 years at an MSP managing infrastructure for small businesses ...

#### Education

BS Computer Science, Boise State University; AWS Certified Solutions Architect (self-funded certification program, 2019); Kubernetes Fundamentals (Linux Academy, self-taught)

#### Institution Type

Credit union (federally chartered)

#### Market Footprint

Boise metro, Nampa, Meridian, smaller branches in smaller Idaho towns.

#### Customer Base

82% consumer, 18% small business. Strong in outdoor recreation, agriculture, and tech worker segments (Boise is emerging tech hub).

### Layers 3-4: Authority & Technology

#### Budget Authority

Direct approval up to \$750K-\$1.5M. Board approval required for technology contracts over \$1.5M or multi-year commitments over \$3M total.

#### Buying Role

Final decision maker. Buying committee: 4-6 people. Formal RFP process for major purchases.

#### Board Relationship

Strong. The board is conservative and trusts the executive team's technical judgment. Board focus is...

#### Core Platform

Jack Henry Symitar (on-premise, SaaS, contract through 2029). Running on Kevin's Kubernetes cluster in AWS (he containerized the Jack Henry integration). This is technically against Jack Henry's recommended architecture, but Kevin did it anyway.

#### Digital Banking

Jack Henry digital module (basic online/mobile). Low adoption (26%). Kevin sees this as a Jack Henry limitation, not a technology infrastructure problem. He is pushing for third-party digital banking replacement but lacks authority to champion it.

#### Cloud Posture

Aggressive cloud-native. Kevin is running production infrastructure on AWS (EKS for Kubernetes, RDS for databases, Lambda for serverless, DynamoDB for data lake). Core data lives in AWS encrypted databases. All infrastructure is containerized and immutable. This is a high-maturity cloud architecture for a \$3.2B institution.

### Layers 5-6: Psychology & Pain Points

#### Risk Tolerance

High for technical risk, low for operational risk. Kevin believes that building scalable infrastructure reduces operational risk (no single points of failure, automatic failover, immutable infrastructure). But he is learning that the credit union has high risk aversion to unproven technology.

#### Decision Style

Technical first, then financial. Kevin evaluates vendors by: (1) Code quality and documentation, (2) GitHub presence and community, (3) API design and...

#### Trust Signals

Open API with Swagger/OpenAPI documentation. Kubernetes-native deployment (Helm charts, StatefulSets). Works with Symitar via published APIs (not requiring custom integration). Small footprint (can be deployed in a small Kubernetes cluster). Excellent documentation on GitHub. Active community and regular releases. Transparent pricing model (no

#### Top 3 Challenges

- CIO skepticism on cloud infrastructure: The CIO (20-year Jack Henry veteran) questions whether Kevin's cloud spend is ne...
- Budget constraints despite overengineering: Kevin wants to hire cloud engineers (SRE role) at \$130K+ salary. The CFO wil...
- Future-proofing at the expense of current priorities: Kevin is building infrastructure for an \$8B institution. The \$3.2B...

#### Current Priority

Build a customer data platform (CDP) for marketing and member retention. Kevin is extracting data from Symitar via APIs, storing it in Snowflake, and building ML models for member churn prediction. This

enterprise-pricing-upon-request nonsense). For open-source, GitHub activity and community size.

is a technically complex project that will likely get criticized for cost overrun.

## Layer 7: Buying Context

### Active Trigger

Acquisition or merger activity (likely in 12-18 months) that pushes the credit union to \$8B+. Kevin is building infrastructure that will be ready for that scale. This is the strategic context driving his infrastructure decisions.

### Budget Range

\$4.2M annually (core \$1.8M, staff \$1.5M, infrastructure/cloud \$0.9M).

### Sales Cycle

Very short for tools Kevin wants to use. He will evaluate, deploy, and run POC in 2-4 weeks. But budget approval may take longer (CFO can be slow). For vendors approaching Kevin with sales pitches, he will likely tell them to send documentation and Swagger specs, and he will come back to them if he decides to POC.

### Integration Requirements

Kubernetes-native is strongly preferred. Jack Henry Symitar integration via APIs is required for anything touching core data. Kevin will not accept vendors that require custom integration work or that do not publish their API specs.

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Open API with Swagger docs: 'Full OpenAPI 3.0 specification, live API docs, and example code on GitHub.'

Kubernetes-native: 'We publish Helm charts. You can deploy this on your existing EKS cluster in 20 minutes.'

Works with Symitar: 'We integrate via Symitar's published APIs. No custom integration required.'

You can deploy it yourself: 'You do not need to hire implementation services. Our documentation walks you through deployment.'

### ✗ Language That Repels

Let us schedule a demo with our sales team: (Kevin does not want to sit through sales presentations. Send documentation and API specs.)

Enterprise pricing available upon request: (Kevin hears 'expensive and opaque.' He will look for alternatives with transparent pricing.)

Our professional services team will handle implementation: (Kevin prefers to deploy himself. Professional services is a cost he will avoid.)

This assumes you have a large platform engineering team: (Kevin's team is small. Anything requiring a dedicated team is a non-starter.)

### Proof Requirements

Published OpenAPI/Swagger documentation available immediately. GitHub repository with Helm charts and example deployments. Clear documentation on Symitar integration (if applicable). Transparent pricing (no 'call for enterprise pricing'). Reference call with another technical leader at a similar-sized financial institution (Kevin will grill them on deployment experience). For open-source projects: show the GitHub activity, recent commits, and community support.

### Champion Potential

VERY HIGH for tools under \$50K. Kevin will find budget for tools he believes in by cutting elsewhere. He has substantial technical authority to evaluate and deploy new tools in his Kubernetes infrastructure. For tools between \$50K-\$100K, Kevin will champion them to the CIO if the technical case is strong, but CIO approval adds friction. Above \$100K, Kevin needs CFO buy-in, which requires a formal business case and slows the decision significantly. Best path: (1) Make the technical case airtight (documentation, GitHub, API specs, Kubernetes manifests), (2) Transparent pricing under \$50K (or usage-based), (3) Reference customer at a similar financial institution. If these are strong, Kevin will champion the tool internally and will overcome organizational skepticism through his technical credibility.

undefined • Variation

# James Chen

Chief Technology Officer | Financial Institution | San Francisco, California | Age 39

## Layers 1-2: Identity & Institution

### Career Background

James is CTO of a \$14B regional bank, hired from a SaaS background to modernize technology and accelerate digital delivery....

### Education

BS Computer Science, UC Berkeley; MBA Technology Management, Stanford GSB

### Institution Type

N/A

### Market Footprint

N/A

### Customer Base

N/A

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$1.5M; CEO/Board approval above \$1.5M

### Buying Role

API strategy lead and developer platform architect; driving vendor selections for integration middleware and API management

### Board Relationship

Growth-oriented board; strong support for API-first technology vision; monthly updates on platform r...

### Core Platform

[object Object]

### Digital Banking

N/A

### Cloud Posture

N/A

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Moderate to high with operational discipline. Sarah views calculated technical risk (backed by architecture review and proof-of-concept data) as essential for competitive survival. She distinguishes sharply between technical innovation risk and operational risk. She will not tolerate vendor lock-in or implementation disruption.

### Decision Style

Data-driven architecture assessment first, then peer technology validation. Sarah requires a technical case: architecture fit with FIS Horizon, integr...

### Trust Signals

SOC 2 Type II audit, 3+ years of operational stability, peer CTO references from similar-sized financial institutions, clear architecture documentation showing FIS Horizon integration patterns, and direct access to vendor engineering leadership (not just sales).

### Current Priority

N/A

## Layer 7: Buying Context

### Active Trigger

API strategy approved by board; CTO building developer portal and partner integration layer; need robust API management and integration platform

### Budget Range

N/A

### Sales Cycle

N/A

### Integration Requirements

N/A

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

API management at scale: 'We have managed 100+ partner integrations for banks similar to your size. Our platform abstracts FIS Horizon complexity, enabling partners to integrate in days instead of months.'

Developer experience excellence: 'Our developer portal is used by 50+ financial institutions. Developers rate sandbox experience 4.7/5. Average time-to-integration: 15 business days for partners.'

FIS Horizon native integration: 'We have deep FIS Horizon API integration expertise. Pre-built connectors handle 80% of common use cases. Our reference architecture has been deployed at 4 regional banks on FIS Horizon.'

Partner ecosystem acceleration: 'Your API partners can integrate via our marketplace. We manage versioning, deprecation, and governance. Your engineering team focuses on new capabilities instead of partner support.'

### × Language That Repels

Sales-driven ROI projections: (Sarah needs technical credibility first, ROI second. Inflated partnership revenue projections are immediate red flags.)

Cloud-only architecture: (Sarah's core is FIS Horizon hosted. Hybrid cloud solutions that don't integrate cleanly are complex and risky.)

Point solution hype: (Sarah needs integrated API management + integration + developer portal. Best-of-breed requiring custom integration is a dealbreaker.)

Startup vendor: (Sarah needs mature, stable platform. Early-stage vendors with limited financial institution customer references are high-risk.)

### Proof Requirements

Case studies from 2+ regional banks on FIS Horizon with documented API partner programs. Architecture documentation showing FIS Horizon integration patterns. Reference calls with CTO and API lead at peer banks (similar asset size, similar partner ecosystem maturity). Developer portal evaluation with sandbox walkthrough. Security and compliance documentation for OCC fintech partnership alignment. Customer reference data on time-to-partner-integration metrics. Roadmap commitment for FIS Horizon API expansion.

### Champion Potential

VERY HIGH. Sarah is under explicit mandate to build API-first platform and partner ecosystem. She needs a credible solution that demonstrates FIS Horizon integration and developer experience excellence. If vendor can show peer CTO validation and clear developer experience metrics, Sarah will champion aggressively. API platform success is essential to her technology modernization narrative.

undefined • Variation

# James Chen

Chief Technology Officer | Financial Institution | San Francisco, California | Age 39

## Layers 1-2: Identity & Institution

### Career Background

James is CTO of a \$22B regional bank, hired from a SaaS background to modernize technology and accelerate digital delivery....

### Education

BS Computer Science, UC Berkeley; MBA Technology Management, Stanford GSB

### Institution Type

N/A

### Market Footprint

N/A

### Customer Base

N/A

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$2M; CEO/Board Technology Committee approval above \$2M

### Buying Role

Core architecture strategy lead; evaluating Temenos T24 as potential FIS Horizon replacement; leading technical due diligence and risk assessment

### Board Relationship

In transition board with technology modernization advocates; strong support for core evaluation; mon...

### Core Platform

[object Object]

### Digital Banking

N/A

### Cloud Posture

N/A

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Moderate to high with rigorous technical discipline. Victoria views strategic technology risk (backed by detailed technical analysis and peer validation) as essential for long-term competitive positioning. She distinguishes sharply between strategic core replacement risk and operational business disruption risk. She will not tolerate implementation failure or prolonged disruption.

### Decision Style

Technical architecture assessment first, then comprehensive financial and risk analysis. Victoria requires detailed case: total cost of ownership (5-y...

### Trust Signals

Audited financials and 10-year financial trajectory from core vendor. Case studies from banks similar in size and complexity that successfully implemented the core. Clear, detailed implementation methodology with specific risk mitigation plans. Direct access to vendor C-level technical leadership. Independent technology consultant endorsement.

### Current Priority

N/A

## Layer 7: Buying Context

### Active Trigger

Evaluating Temenos T24 and other next-generation cores as potential FIS Horizon replacement; CTO leading technical assessment and risk analysis

### Budget Range

N/A

### Sales Cycle

N/A

### Integration Requirements

N/A

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Real-time core architecture: 'We process transactions in milliseconds, not batches. Your members expect real-time visibility; this core delivers it natively.'

Cloud-native design: 'Built from the ground up for cloud infrastructure. AWS multi-region deployment, auto-scaling, disaster recovery integrated into architecture.'

AI/ML ready: 'Native support for real-time machine learning pipelines. Fraud detection, risk assessment, member analytics integrate natively without custom middleware.'

Proven at scale: 'Regional banks in the \$15B-\$30B range have successfully implemented this core. [4 peer banks] completed implementations with zero critical disruptions.'

### × Language That Repels

Legacy banking concepts: (Victoria needs next-generation architecture thinking, not legacy banking abstractions. Explain in modern, cloud-native patterns.)

Monolithic architecture: (Victoria is evaluating cloud-native design. Monolithic systems are automatically disqualified.)

Proprietary lock-in: (Victoria is explicitly evaluating Temenos because it represents open standards. Proprietary designs are dealbreakers.)

Lengthy implementation: (Victoria knows core replacement is 24-36 months minimum. But 5+ year implementations suggest inadequate methodology. 24-36 months maximum.)

### Proof Requirements

Detailed technical architecture documentation and whitepaper. Case studies from 3+ regional banks (\$15B-\$30B) that successfully implemented the core with documented timelines and TCO outcomes. Proof of real-time processing capability (technical benchmark data). AWS alignment documentation for cloud-native banks. AI/ML integration reference architecture and examples. Implementation methodology with specific risk mitigation plans. Vendor financial statements and 10-year financial projection. Reference calls with CTO and CFO from peer banks that completed implementation. Independent technology consultant due diligence report available.

### Champion Potential

VERY HIGH. Victoria is under explicit mandate to evaluate next-generation core architecture. She needs a credible solution that demonstrates real-time processing capability, cloud-native design, and proven implementation methodology. If vendor can show peer bank validation from similar-sized institutions and clear competitive positioning advantage, Victoria will champion aggressively within board constraints. Core replacement success is essential to her strategic technology leadership narrative.

undefined • Variation

# James Chen

Chief Technology Officer | Financial Institution | San Francisco, California | Age 39

## Layers 1-2: Identity & Institution

### Career Background

James is CTO of a \$10B regional bank, hired from a SaaS background to modernize technology and accelerate digital delivery....

### Education

BS Computer Science, UC Berkeley; MBA Technology Management, Stanford GSB

### Institution Type

N/A

### Market Footprint

N/A

### Customer Base

N/A

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$800K; CEO/Board Audit Committee approval above \$800K

### Buying Role

Zero-trust architecture strategy lead; driving vendor selections for identity and access management, network security, and threat detection

### Board Relationship

Conservative board; heightened security awareness post-peer breach; demanding rapid zero-trust imple...

### Core Platform

[object Object]

### Digital Banking

N/A

### Cloud Posture

N/A

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

Low to moderate. Michael views security risk (backed by threat analysis and regulatory guidance) as existential to the institution. He distinguishes sharply between risk mitigation (essential) and innovation (secondary). He will not tolerate security gaps or implementation shortcuts.

### Decision Style

Threat-driven and risk-focused, then peer validation. Michael requires detailed case: specific threat vectors being mitigated, regulatory alignment (0...

### Trust Signals

SOC 2 Type II audit showing security controls maturity. CISO reference calls from peer banks validating security effectiveness. Threat detection and mitigation metrics from similar-sized institutions. Non-disruptive implementation methodology (can be deployed alongside existing systems). Regulatory guidance alignment documentation.

### Current Priority

N/A

## Layer 7: Buying Context

### Active Trigger

Data breach at peer institution; board demanding zero-trust architecture within 12 months; CISO and CTO leading security modernization initiative

### Budget Range

N/A

### Sales Cycle

N/A

### Integration Requirements

N/A

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Zero-trust architecture: 'Every access decision is verified. No trust by default. This architecture prevents the attack vectors that affected your peer institution.'

Threat detection focus: 'We detect and stop threats in real time. Our peer customers identified and mitigated 47 threats in the past 12 months using our platform.'

Non-disruptive deployment: 'We deploy alongside your current security infrastructure. Zero impact to core banking operations. You can migrate departments at your own pace.'

SilverLake native integration: 'Our identity management integrates natively with Jack Henry SilverLake. We have deployed at 6 regional banks on SilverLake; implementation timeline 90-120 days.'

### ✗ Language That Repels

Performance impact: (Michael cannot accept solutions that degrade core banking performance. Any latency concerns are dealbreakers.)

Disruption during implementation: (Michael needs non-disruptive deployment. Anything requiring downtime or parallel processing windows is a red flag.)

Complex integration: (Michael's team is SilverLake-focused. Complex, custom integrations are too risky given timeline pressure.)

Unproven peer validation: (Michael needs CISO references from similar-sized banks. Single-digit reference count or startup vendors are high-risk.)

### Proof Requirements

SOC 2 Type II audit showing mature security controls. Case studies from 3+ regional banks (\$8B-\$15B) with documented threat detection metrics and implementation timelines. CISO reference calls from peer banks validating zero-trust effectiveness. Jack Henry SilverLake integration architecture documentation. Threat detection and incident response automation examples (how threats are detected, how response is automated). Non-disruptive implementation methodology with specific rollout phases. Regulatory assessment report showing OCC guidance alignment. Performance impact analysis showing minimal latency increase (if any).

### Champion Potential

VERY HIGH. Michael is under explicit board mandate to implement zero-trust architecture. He needs a credible solution that demonstrates specific threat mitigation and non-disruptive implementation. If vendor can show peer CISO validation and documented threat detection effectiveness, Michael will champion aggressively. Security remediation success is essential to his credibility with board and CISO.

undefined • Variation

# James Chen

Chief Technology Officer | Financial Institution | San Francisco, California | Age 39

## Layers 1-2: Identity & Institution

### Career Background

James is CTO of a \$29B national bank, hired from a SaaS background to modernize technology and accelerate digital delivery....

### Education

BS Computer Science, UC Berkeley; MBA Technology Management, Stanford GSB

### Institution Type

N/A

### Market Footprint

N/A

### Customer Base

N/A

## Layers 3-4: Authority & Technology

### Budget Authority

Direct approval up to \$2.5M; CEO/Board Innovation Committee approval above \$2.5M

### Buying Role

AI/ML and data platform strategy lead; driving vendor selections for real-time data infrastructure, ML operations, and predictive analytics platforms

### Board Relationship

Growth-oriented board with technology sophistication; monthly AI/ML strategy briefings; enthusiastic...

### Core Platform

[object Object]

### Digital Banking

N/A

### Cloud Posture

N/A

## Layers 5-6: Psychology & Pain Points

### Risk Tolerance

High with disciplined validation. David views AI/ML innovation (backed by rigorous model validation and business case) as essential for competitive leadership. He distinguishes sharply between AI/ML strategy risk (acceptable if well-validated) and operational risk (not acceptable). He demands rigorous validation of AI/ML models before production deployment.

### Decision Style

Data science validation first, then business case analysis. David requires detailed case: model accuracy metrics (on real bank data), business impact ...

### Trust Signals

SOC 2 Type II audit showing data governance maturity. MLOps reference architecture from peer banks showing production deployment track record. Model validation and explainability documentation. Real bank implementation case studies with actual model performance metrics. Regulatory compliance documentation (FDIC guidance on AI/ML in underwriting).

### Current Priority

N/A

## Layer 7: Buying Context

### Active Trigger

Building real-time data platform for AI/ML underwriting and fraud detection; Board approved \$8M innovation fund for AI/ML infrastructure

### Budget Range

N/A

### Sales Cycle

N/A

### Integration Requirements

N/A

## Layer 8: Messaging Receptivity

### ✓ Language That Resonates

Real-time ML serving: 'Our platform serves ML models at microsecond latency. Your underwriters get instant AI/ML-driven decisions integrated into the underwriting workflow.'

MLOps maturity: 'Enterprise-grade MLOps for financial services. Model development, validation, deployment, monitoring, and continuous retraining automated. [5 peer banks] are in production; average model-to-deployment time 2-3 weeks.'

Model explainability and governance: 'Your models are explainable and auditable. Full regulatory compliance with FDIC guidance on AI/ML governance. Audit trail built in, not bolted on.'

Fraud detection focus: 'Our platform detects fraud patterns in real time. Peer customers achieved 40% reduction in fraud loss within 6 months using our real-time detection layer.'

### × Language That Repels

Academic research framing: (David wants production-ready MLOps, not research platforms. Positioning based on academic innovation is not compelling.)

Black-box models: (David needs explainability for regulatory compliance. Black-box 'maximum accuracy' models without explainability are dealbreakers.)

Off-the-shelf ML models: (David needs platform to build custom models specific to his institution and underwriting criteria. Generic pre-built models are insufficient.)

Startup MLOps vendor: (David needs mature, stable platform. Early-stage MLOps vendors with limited production track record are high-risk.)

### Proof Requirements

Case studies from 3+ national/regional banks (\$20B+) with documented MLOps and real-time ML infrastructure. Specific fraud detection and underwriting use case examples with model performance metrics. Fiserv Premier integration architecture documentation and reference case. MLOps workflow documentation showing automated model development-to-deployment cycle. Model governance and explainability framework (FDIC guidance alignment). Regulatory compliance documentation. Performance benchmarks showing real-time model serving latency. Reference calls with CDO and Chief Risk Officer from peer banks (production ML deployment experience).

### Champion Potential

VERY HIGH. David is under explicit mandate to build real-time AI/ML platform and is a strong AI/ML advocate. He needs a credible solution that demonstrates MLOps maturity and production deployment track record. If vendor can show peer bank validation and clear model performance metrics, David will champion aggressively. AI/ML platform success is essential to his innovation leadership narrative and competitive positioning strategy.

BASE-10 • Variation

## Kevin Patel

VP of Technology (functions as CTO, but title does not exist at this institution size) | \$1.2B | Boise, Idaho | Age 46

### Layers 1-2: Identity & Institution

#### Career Background

Kevin spent 8 years in sysadmin roles at a healthcare company (Epic EHR implementation, data center operations, disaster recovery), then 5 years at an MSP managing infrastructure for small businesses ...

#### Education

BS Computer Science, Boise State University; AWS Certified Solutions Architect (self-funded certification program, 2019); Kubernetes Fundamentals (Linux Academy, self-taught)

#### Institution Type

Credit union (federally chartered)

#### Market Footprint

Boise metro, Nampa, Meridian, smaller branches in smaller Idaho towns.

#### Customer Base

82% consumer, 18% small business. Strong in outdoor recreation, agriculture, and tech worker segments (Boise is emerging tech hub).

### Layers 3-4: Authority & Technology

#### Budget Authority

Direct approval up to \$250K. Board approval required for technology contracts over \$250K or multi-year commitments over \$750K total.

#### Buying Role

Final decision maker. Buying committee: 3-4 people. Informal process for deals under \$100K.

#### Board Relationship

Strong. The board is conservative and trusts the executive team's technical judgment. Board focus is...

#### Core Platform

Jack Henry Symitar

#### Digital Banking

Jack Henry digital module (basic online/mobile). Low adoption (26%). Kevin sees this as a Jack Henry limitation, not a technology infrastructure problem. He is pushing for third-party digital banking replacement but lacks authority to champion it.

#### Cloud Posture

Aggressive cloud-native. Kevin is running production infrastructure on AWS (EKS for Kubernetes, RDS for databases, Lambda for serverless, DynamoDB for data lake). Core data lives in AWS encrypted databases. All infrastructure is containerized and immutable. This is a high-maturity cloud architecture for a \$3.2B institution.

### Layers 5-6: Psychology & Pain Points

#### Risk Tolerance

High for technical risk, low for operational risk. Kevin believes that building scalable infrastructure reduces operational risk (no single points of failure, automatic failover, immutable infrastructure). But he is learning that the credit union has high risk aversion to unproven technology.

#### Decision Style

Technical first, then financial. Kevin evaluates vendors by: (1) Code quality and documentation, (2) GitHub presence and community, (3) API design and...

#### Trust Signals

Open API with Swagger/OpenAPI documentation. Kubernetes-native deployment (Helm charts, StatefulSets). Works with Symitar via published APIs (not requiring custom integration). Small footprint (can be deployed in a small Kubernetes cluster). Excellent documentation on GitHub. Active community and regular releases. Transparent pricing model (no enterprise-pricing-upon-request nonsense). For open-source, GitHub activity and community size.

#### Top 3 Challenges

- CIO skepticism on cloud infrastructure: The CIO (20-year Jack Henry veteran) questions whether Kevin's cloud spend is ne...
- Budget constraints despite overengineering: Kevin wants to hire cloud engineers (SRE role) at \$130K+ salary. The CFO wil...
- Future-proofing at the expense of current priorities: Kevin is building infrastructure for an \$8B institution. The \$3.2B...

#### Current Priority

Build a customer data platform (CDP) for marketing and member retention. Kevin is extracting data from Symitar via APIs, storing it in Snowflake, and building ML models for member churn prediction. This is a technically complex project that will likely get criticized for cost overrun.

### Layer 7: Buying Context

**Active Trigger**

Acquisition or merger activity (likely in 12-18 months) that pushes the credit union to \$8B+. Kevin is building infrastructure that will be ready for that scale. This is the strategic context driving his infrastructure decisions.

**Budget Range**

\$4.2M annually (core \$1.8M, staff \$1.5M, infrastructure/cloud \$0.9M).

**Sales Cycle**

Very short for tools Kevin wants to use. He will evaluate, deploy, and run POC in 2-4 weeks. But budget approval may take longer (CFO can be slow). For vendors approaching Kevin with sales pitches, he will likely tell them to send documentation and Swagger specs, and he will come back to them if he decides to POC.

**Integration Requirements**

Kubernetes-native is strongly preferred. Jack Henry Symitar integration via APIs is required for anything touching core data. Kevin will not accept vendors that require custom integration work or that do not publish their API specs.

**Layer 8: Messaging Receptivity****✓ Language That Resonates**

Cost avoidance: Alternative to 18% Symitar price increase

Vendor independence: Reduce lock-in to expensive legacy vendor

Budget relief: ROI driven by avoiding price hike

**✗ Language That Repels**

Let us schedule a demo with our sales team: (Kevin does not want to sit through sales presentations. Send documentation and API specs.)

Enterprise pricing available upon request: (Kevin hears 'expensive and opaque.' He will look for alternatives with transparent pricing.)

Our professional services team will handle implementation: (Kevin prefers to deploy himself. Professional services is a cost he will avoid.)

This assumes you have a large platform engineering team: (Kevin's team is small. Anything requiring a dedicated team is a non-starter.)

**Proof Requirements**

Published OpenAPI/Swagger documentation available immediately. GitHub repository with Helm charts and example deployments. Clear documentation on Symitar integration (if applicable). Transparent pricing (no 'call for enterprise pricing'). Reference call with another technical leader at a similar-sized financial institution (Kevin will grill them on deployment experience). For open-source projects: show the GitHub activity, recent commits, and community support.

**Champion Potential**

VERY HIGH for tools under \$50K. Kevin will find budget for tools he believes in by cutting elsewhere. He has substantial technical authority to evaluate and deploy new tools in his Kubernetes infrastructure. For tools between \$50K-\$100K, Kevin will champion them to the CIO if the technical case is strong, but CIO approval adds friction. Above \$100K, Kevin needs CFO buy-in, which requires a formal business case and slows the decision significantly. Best path: (1) Make the technical case airtight (documentation, GitHub, API specs, Kubernetes manifests), (2) Transparent pricing under \$50K (or usage-based), (3) Reference customer at a similar financial institution. If these are strong, Kevin will champion the tool internally and will overcome organizational skepticism through his technical credibility.

BASE-10 • Variation

## Kevin Patel

VP of Technology (functions as CTO, but title does not exist at this institution size) | \$4.8B | Boise, Idaho | Age 46

### Layers 1-2: Identity & Institution

#### Career Background

Kevin spent 8 years in sysadmin roles at a healthcare company (Epic EHR implementation, data center operations, disaster recovery), then 5 years at an MSP managing infrastructure for small businesses ...

#### Education

BS Computer Science, Boise State University; AWS Certified Solutions Architect (self-funded certification program, 2019); Kubernetes Fundamentals (Linux Academy, self-taught)

#### Institution Type

Credit union (federally chartered)

#### Market Footprint

Boise metro, Nampa, Meridian, smaller branches in smaller Idaho towns.

#### Customer Base

82% consumer, 18% small business. Strong in outdoor recreation, agriculture, and tech worker segments (Boise is emerging tech hub).

### Layers 3-4: Authority & Technology

#### Budget Authority

Direct approval up to \$750K-\$1.5M. Board approval required for technology contracts over \$1.5M or multi-year commitments over \$3M total.

#### Buying Role

Final decision maker. Buying committee: 4-6 people. Formal RFP process for major purchases.

#### Board Relationship

Strong but demanding. The board is growth-oriented and expects digital investments to drive measurab...

#### Core Platform

Fiserv DNA

#### Digital Banking

Jack Henry digital module (basic online/mobile). Low adoption (26%). Kevin sees this as a Jack Henry limitation, not a technology infrastructure problem. He is pushing for third-party digital banking replacement but lacks authority to champion it.

#### Cloud Posture

Aggressive cloud-native. Kevin is running production infrastructure on AWS (EKS for Kubernetes, RDS for databases, Lambda for serverless, DynamoDB for data lake). Core data lives in AWS encrypted databases. All infrastructure is containerized and immutable. This is a high-maturity cloud architecture for a \$3.2B institution.

### Layers 5-6: Psychology & Pain Points

#### Risk Tolerance

High for technical risk, low for operational risk. Kevin believes that building scalable infrastructure reduces operational risk (no single points of failure, automatic failover, immutable infrastructure). But he is learning that the credit union has high risk aversion to unproven technology.

#### Decision Style

Technical first, then financial. Kevin evaluates vendors by: (1) Code quality and documentation, (2) GitHub presence and community, (3) API design and...

#### Trust Signals

Open API with Swagger/OpenAPI documentation. Kubernetes-native deployment (Helm charts, StatefulSets). Works with Symitar via published APIs (not requiring custom integration). Small footprint (can be deployed in a small Kubernetes cluster). Excellent documentation on GitHub. Active community and regular releases. Transparent pricing model (no enterprise-pricing-upon-request nonsense). For open-source, GitHub activity and community size.

#### Top 3 Challenges

- CIO skepticism on cloud infrastructure: The CIO (20-year Jack Henry veteran) questions whether Kevin's cloud spend is ne...
- Budget constraints despite overengineering: Kevin wants to hire cloud engineers (SRE role) at \$130K+ salary. The CFO wil...
- Future-proofing at the expense of current priorities: Kevin is building infrastructure for an \$8B institution. The \$3.2B...

#### Current Priority

Build a customer data platform (CDP) for marketing and member retention. Kevin is extracting data from Symitar via APIs, storing it in Snowflake, and building ML models for member churn prediction. This is a technically complex project that will likely get criticized for cost overrun.

### Layer 7: Buying Context

**Active Trigger**

Acquisition or merger activity (likely in 12-18 months) that pushes the credit union to \$8B+. Kevin is building infrastructure that will be ready for that scale. This is the strategic context driving his infrastructure decisions.

**Budget Range**

\$4.2M annually (core \$1.8M, staff \$1.5M, infrastructure/cloud \$0.9M).

**Sales Cycle**

Very short for tools Kevin wants to use. He will evaluate, deploy, and run POC in 2-4 weeks. But budget approval may take longer (CFO can be slow). For vendors approaching Kevin with sales pitches, he will likely tell them to send documentation and Swagger specs, and he will come back to them if he decides to POC.

**Integration Requirements**

Kubernetes-native is strongly preferred. Jack Henry Symitar integration via APIs is required for anything touching core data. Kevin will not accept vendors that require custom integration work or that do not publish their API specs.

**Layer 8: Messaging Receptivity****✓ Language That Resonates**

CEO mandate alignment: Support new leadership vision for modern tech

Finally has an ally: CEO wants modern infrastructure; Kevin can deliver

Competitive positioning: Modern architecture enables market differentiation

**✗ Language That Repels**

Let us schedule a demo with our sales team: (Kevin does not want to sit through sales presentations. Send documentation and API specs.)

Enterprise pricing available upon request: (Kevin hears 'expensive and opaque.' He will look for alternatives with transparent pricing.)

Our professional services team will handle implementation: (Kevin prefers to deploy himself. Professional services is a cost he will avoid.)

This assumes you have a large platform engineering team: (Kevin's team is small. Anything requiring a dedicated team is a non-starter.)

**Proof Requirements**

Published OpenAPI/Swagger documentation available immediately. GitHub repository with Helm charts and example deployments. Clear documentation on Symitar integration (if applicable). Transparent pricing (no 'call for enterprise pricing'). Reference call with another technical leader at a similar-sized financial institution (Kevin will grill them on deployment experience). For open-source projects: show the GitHub activity, recent commits, and community support.

**Champion Potential**

VERY HIGH for tools under \$50K. Kevin will find budget for tools he believes in by cutting elsewhere. He has substantial technical authority to evaluate and deploy new tools in his Kubernetes infrastructure. For tools between \$50K-\$100K, Kevin will champion them to the CIO if the technical case is strong, but CIO approval adds friction. Above \$100K, Kevin needs CFO buy-in, which requires a formal business case and slows the decision significantly. Best path: (1) Make the technical case airtight (documentation, GitHub, API specs, Kubernetes manifests), (2) Transparent pricing under \$50K (or usage-based), (3) Reference customer at a similar financial institution. If these are strong, Kevin will champion the tool internally and will overcome organizational skepticism through his technical credibility.

BASE-10 • Variation

## Kevin Patel

VP of Technology (functions as CTO, but title does not exist at this institution size) | \$9B  
| Boise, Idaho | Age 46

### Layers 1-2: Identity & Institution

#### Career Background

Kevin spent 8 years in sysadmin roles at a healthcare company (Epic EHR implementation, data center operations, disaster recovery), then 5 years at an MSP managing infrastructure for small businesses ...

#### Education

BS Computer Science, Boise State University; AWS Certified Solutions Architect (self-funded certification program, 2019); Kubernetes Fundamentals (Linux Academy, self-taught)

#### Institution Type

Credit union (federally chartered)

#### Market Footprint

Boise metro, Nampa, Meridian, smaller branches in smaller Idaho towns.

#### Customer Base

82% consumer, 18% small business. Strong in outdoor recreation, agriculture, and tech worker segments (Boise is emerging tech hub).

### Layers 3-4: Authority & Technology

#### Budget Authority

Direct approval up to \$750K-\$1.5M. Board approval required for technology contracts over \$1.5M or multi-year commitments over \$3M total.

#### Buying Role

Final decision maker. Buying committee: 4-6 people. Formal RFP process for major purchases.

#### Board Relationship

Complex. The board is in transition with mixed perspectives on digital strategy. Some board members ...

#### Core Platform

Jack Henry Symitar

#### Digital Banking

Jack Henry digital module (basic online/mobile). Low adoption (26%). Kevin sees this as a Jack Henry limitation, not a technology infrastructure problem. He is pushing for third-party digital banking replacement but lacks authority to champion it.

#### Cloud Posture

Aggressive cloud-native. Kevin is running production infrastructure on AWS (EKS for Kubernetes, RDS for databases, Lambda for serverless, DynamoDB for data lake). Core data lives in AWS encrypted databases. All infrastructure is containerized and immutable. This is a high-maturity cloud architecture for a \$3.2B institution.

### Layers 5-6: Psychology & Pain Points

#### Risk Tolerance

High for technical risk, low for operational risk. Kevin believes that building scalable infrastructure reduces operational risk (no single points of failure, automatic failover, immutable infrastructure). But he is learning that the credit union has high risk aversion to unproven technology.

#### Decision Style

Technical first, then financial. Kevin evaluates vendors by: (1) Code quality and documentation, (2) GitHub presence and community, (3) API design and...

#### Trust Signals

Open API with Swagger/OpenAPI documentation. Kubernetes-native deployment (Helm charts, StatefulSets). Works with Symitar via published APIs (not requiring custom integration). Small footprint (can be deployed in a small Kubernetes cluster). Excellent documentation on GitHub. Active community and regular releases. Transparent pricing model (no enterprise-pricing-upon-request nonsense). For open-source, GitHub activity and community size.

#### Top 3 Challenges

- CIO skepticism on cloud infrastructure: The CIO (20-year Jack Henry veteran) questions whether Kevin's cloud spend is ne...
- Budget constraints despite overengineering: Kevin wants to hire cloud engineers (SRE role) at \$130K+ salary. The CFO wil...
- Future-proofing at the expense of current priorities: Kevin is building infrastructure for an \$8B institution. The \$3.2B...

#### Current Priority

Build a customer data platform (CDP) for marketing and member retention. Kevin is extracting data from Symitar via APIs, storing it in Snowflake, and building ML models for member churn prediction. This is a technically complex project that will likely get criticized for cost overrun.

### Layer 7: Buying Context

**Active Trigger**

Acquisition or merger activity (likely in 12-18 months) that pushes the credit union to \$8B+. Kevin is building infrastructure that will be ready for that scale. This is the strategic context driving his infrastructure decisions.

**Budget Range**

\$4.2M annually (core \$1.8M, staff \$1.5M, infrastructure/cloud \$0.9M).

**Sales Cycle**

Very short for tools Kevin wants to use. He will evaluate, deploy, and run POC in 2-4 weeks. But budget approval may take longer (CFO can be slow). For vendors approaching Kevin with sales pitches, he will likely tell them to send documentation and Swagger specs, and he will come back to them if he decides to POC.

**Integration Requirements**

Kubernetes-native is strongly preferred. Jack Henry Symitar integration via APIs is required for anything touching core data. Kevin will not accept vendors that require custom integration work or that do not publish their API specs.

**Layer 8: Messaging Receptivity****✓ Language That Resonates**

Cloud-first mandate: Board-approved green light for cloud rebuild

Kubernetes-native: Enables Kevin's container orchestration vision

Modern infrastructure: Finally can implement best practices at scale

**✗ Language That Repels**

Let us schedule a demo with our sales team: (Kevin does not want to sit through sales presentations. Send documentation and API specs.)

Enterprise pricing available upon request: (Kevin hears 'expensive and opaque.' He will look for alternatives with transparent pricing.)

Our professional services team will handle implementation: (Kevin prefers to deploy himself. Professional services is a cost he will avoid.)

This assumes you have a large platform engineering team: (Kevin's team is small. Anything requiring a dedicated team is a non-starter.)

**Proof Requirements**

Published OpenAPI/Swagger documentation available immediately. GitHub repository with Helm charts and example deployments. Clear documentation on Symitar integration (if applicable). Transparent pricing (no 'call for enterprise pricing'). Reference call with another technical leader at a similar-sized financial institution (Kevin will grill them on deployment experience). For open-source projects: show the GitHub activity, recent commits, and community support.

**Champion Potential**

VERY HIGH for tools under \$50K. Kevin will find budget for tools he believes in by cutting elsewhere. He has substantial technical authority to evaluate and deploy new tools in his Kubernetes infrastructure. For tools between \$50K-\$100K, Kevin will champion them to the CIO if the technical case is strong, but CIO approval adds friction. Above \$100K, Kevin needs CFO buy-in, which requires a formal business case and slows the decision significantly. Best path: (1) Make the technical case airtight (documentation, GitHub, API specs, Kubernetes manifests), (2) Transparent pricing under \$50K (or usage-based), (3) Reference customer at a similar financial institution. If these are strong, Kevin will champion the tool internally and will overcome organizational skepticism through his technical credibility.

BASE-10 • Variation

## Kevin Patel

VP of Technology (functions as CTO, but title does not exist at this institution size) | \$2.5B | Boise, Idaho | Age 46

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#### Career Background

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#### Institution Type

Credit union (federally chartered)

#### Market Footprint

Boise metro, Nampa, Meridian, smaller branches in smaller Idaho towns.

#### Customer Base

82% consumer, 18% small business. Strong in outdoor recreation, agriculture, and tech worker segments (Boise is emerging tech hub).

### Layers 3-4: Authority & Technology

#### Budget Authority

Direct approval up to \$250K. Board approval required for technology contracts over \$250K or multi-year commitments over \$750K total.

#### Buying Role

Final decision maker. Buying committee: 3-4 people. Informal process for deals under \$100K.

#### Board Relationship

Strong. The board is conservative and trusts the executive team's technical judgment. Board focus is...

#### Core Platform

Fiserv DNA

#### Digital Banking

Jack Henry digital module (basic online/mobile). Low adoption (26%). Kevin sees this as a Jack Henry limitation, not a technology infrastructure problem. He is pushing for third-party digital banking replacement but lacks authority to champion it.

#### Cloud Posture

Aggressive cloud-native. Kevin is running production infrastructure on AWS (EKS for Kubernetes, RDS for databases, Lambda for serverless, DynamoDB for data lake). Core data lives in AWS encrypted databases. All infrastructure is containerized and immutable. This is a high-maturity cloud architecture for a \$3.2B institution.

### Layers 5-6: Psychology & Pain Points

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**Integration Requirements**

Kubernetes-native is strongly preferred. Jack Henry Symitar integration via APIs is required for anything touching core data. Kevin will not accept vendors that require custom integration work or that do not publish their API specs.

**Layer 8: Messaging Receptivity****✓ Language That Resonates**

API-first strategy: Open banking opportunity Kevin identified

Symitar education council inspired: Strategic positioning for fintech

Third-party ecosystem: Foundation for partner integrations

**✗ Language That Repels**

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Enterprise pricing available upon request: (Kevin hears 'expensive and opaque.' He will look for alternatives with transparent pricing.)

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undefined • Variation

## Kevin Patel

Chief Technology Officer (newly created role post-merger) | Financial Institution | Boise, Idaho | Age 46

### Layers 1-2: Identity & Institution

#### Career Background

Kevin spent 8 years in sysadmin roles at a healthcare company (Epic EHR implementation, data center operations, disaster recovery), then 5 years at an MSP managing infrastructure for small businesses ...

#### Education

BS Computer Science, Boise State University; AWS Certified Solutions Architect (self-funded certification program, 2019); Kubernetes Fundamentals (Linux Academy, self-taught)

#### Institution Type

N/A

#### Market Footprint

N/A

#### Customer Base

N/A

### Layers 3-4: Authority & Technology

#### Budget Authority

Direct approval up to \$2M; CEO/Board Technology Committee approval above \$2M

#### Buying Role

Cloud-first architecture strategy lead; driving vendor selections for cloud infrastructure, containerization, and modern APIs

#### Board Relationship

Growth-oriented board with technology modernization expectations; monthly strategic briefings on clo...

#### Core Platform

[object Object]

#### Digital Banking

N/A

#### Cloud Posture

N/A

### Layers 5-6: Psychology & Pain Points

#### Risk Tolerance

High for technical risk, low for operational risk. Kevin believes that building cloud-native infrastructure reduces operational risk (scalability, resilience, automated failover). Now has board mandate to prove this thesis. Will not tolerate implementations that disrupt member service or create operational instability.

#### Decision Style

Technical architecture assessment first, then financial validation. Kevin requires: (1) Cloud-native architecture review, (2) Kubernetes deployment fe...

#### Trust Signals

Kubernetes-native deployment with Helm charts and StatefulSet examples. FIS Horizon API integration documentation and reference architecture. Production case studies from banks \$12B-\$20B that completed cloud migrations. GitHub activity showing active community and regular releases. Transparent pricing model. Direct access to vendor engineering leadership (not just sales).

#### Current Priority

N/A

### Layer 7: Buying Context

#### Active Trigger

Board approved cloud-first mandate with \$20M investment over 3 years; CTO finally empowered to rebuild infrastructure from ground up; executing unified cloud strategy post-merger

#### Sales Cycle

N/A

#### Integration Requirements

N/A

**Budget Range**

N/A

**Layer 8: Messaging Receptivity****✓ Language That Resonates**

Kubernetes production-ready: 'We publish Helm charts and StatefulSets for production deployment. You can deploy this on your EKS cluster in 48 hours. [4 regional banks] are running this in production.'

FIS Horizon integration native: 'Our platform connects to FIS Horizon via published APIs. We have integrated at [6 similar-sized banks]. No custom coding required. Integration timeline: 6-8 weeks.'

Cloud-native architecture: 'Built from the ground up for AWS. Multi-region deployment, auto-scaling, serverless functions. Scales with your growth trajectory to \$25B+.'

Transparent pricing at scale: 'Usage-based pricing starting at \$X/month. No enterprise-pricing-upon-request. Cost modeling available for your projected \$16B+ scale.'

**× Language That Repels**

This requires implementation services: (Kevin will deploy himself. Mandatory consulting is a cost he will avoid. Automatic disqualification.),

We recommend a 3-year contract: (Kevin prefers annual or usage-based. Long-term contracts reduce flexibility during 24-month transformation.),

This is not officially supported on Kubernetes: (Kevin will evaluate the technical risk himself. 'Unsupported' is not a dealbreaker if the architecture is sound.),

Enterprise pricing available upon request: (Kevin hears 'opaque and expensive.' Transparent pricing is non-negotiable for his evaluation.),

**Proof Requirements**

Published Kubernetes deployment manifests (Helm charts, StatefulSets, ConfigMaps). FIS Horizon integration architecture documentation with working examples. Case studies from 3+ regional banks (\$12B-\$20B) that completed cloud migrations with documented timelines and cost outcomes. Performance benchmarks showing latency and scalability at 16B+ asset scale. Reference calls with CTO and platform engineer at peer banks that completed migrations. AWS certification or partnership documentation. NCUA compliance alignment documentation. Direct access to vendor engineering team for architecture deep-dive.

**Champion Potential**

VERY HIGH. Kevin is under explicit board mandate to execute cloud-first transformation with \$20M investment and 24-36 month timeline. He is finally empowered to prove his cloud architecture thesis. He needs credible technical solutions that demonstrate Kubernetes maturity, FIS Horizon integration, and proven deployment at regional bank scale. If vendor can show peer bank validation from similar-sized institutions and clear cloud migration methodology, Kevin will champion aggressively within board and executive team. Cloud transformation success is essential to his legacy as the technology leader who modernized a \$16B institution for competitive advantage.

## About This Library

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**Research Foundation:** This 60-persona library represents the most comprehensive buyer intelligence resource for B2B fintech and financial services companies. Each persona is built using the proprietary 8-Layer Litmus Behavioral Model™ and validated through:

- 50+ BrandThnk client workshops with real financial services buyers
- 200+ public and private research sources including FDIC data, Federal Reserve reports, and regulatory guidance
- Direct stakeholder interviews and behavioral observation
- Cross-validation with industry benchmarks and competitive intelligence

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**Updates:** Persona data is updated quarterly based on market changes, regulatory developments, and new workshop insights. Visit [brandthnk.co/litmus](https://brandthnk.co/litmus) for the latest version.

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