# VCS One FinCloud

## Financial Services Cloud Migration

*Complete Overview*

*From Legacy to Cloud — With Confidence.*

# Executive Summary

**VCS One FinCloud** provides compliance-ready modernization for financial services organizations migrating to the cloud. Built specifically for banks, insurers, and fintech companies, our platform addresses the unique challenges of legacy system transformation while maintaining rigorous regulatory compliance.

## Platform Capabilities

Designed for financial services cloud migration, VCS One FinCloud delivers:

- **Compliance-Ready Modernization:** Automated refactoring patterns that transform legacy monoliths into cloud-native microservices while preserving regulatory compliance requirements
- **Refactor Accelerators:** Pre-built migration patterns and templates for common financial services workloads—core banking, payments, risk management, compliance reporting
- **Compliance Automation:** Embedded regulatory controls throughout the development and deployment pipeline, with automated validation against PCI-DSS, ISO 27001, GDPR, and regional financial regulations
- **Cost Intelligence:** Financial services-specific cost analytics and right-sizing recommendations that account for compliance, security, and operational requirements
- **Ecosystem Connector Hub:** Pre-built integrations with major fintech platforms, payment networks, core banking systems, and regulatory reporting services

## Target Audience

Our platform is designed for:

- Banks seeking to modernize core banking systems and move to cloud-native architecture
- Insurance companies migrating policy administration and claims processing systems
- Fintech startups building regulatory-compliant cloud services from day one
- Financial institutions consolidating legacy systems across acquisitions
- Organizations undergoing digital transformation with strict compliance requirements

## Core Value Propositions

### 1. Regulatory Assurance

Financial services organizations cannot compromise on compliance. VCS One FinCloud embeds regulatory controls directly into CI/CD pipelines and runtime environments.

**Compliance-First Architecture:** Every migration pattern and accelerator is designed with regulatory requirements in mind. Automated validation ensures that deployed systems meet PCI-DSS, ISO 27001, SOC 2, and regional financial authority standards.

**Continuous Compliance:** Post-deployment monitoring and automated reporting ensure ongoing adherence to regulatory requirements. Change management workflows include mandatory compliance checks before production deployment.

### 2. Time-to-Value Optimization

Traditional cloud migration projects for financial services often take 12–24 months with high risk and cost. VCS One FinCloud accelerators shrink migration lead times to 6–9 months while reducing implementation risk.

**Pre-Built Patterns:** Common financial services workloads—payment processing, account management, transaction ledgers, compliance reporting—come with battle-tested migration patterns and deployment blueprints.

**Automated Testing:** Built-in test suites for regulatory compliance, performance benchmarking, and security validation reduce manual testing effort by 70%.

### 3. Operational Excellence

Cloud migration is only successful if operational clarity improves. VCS One FinCloud provides comprehensive cost and performance observability specific to financial services workloads.

**Cost Transparency:** Granular cost attribution across applications, business units, and product lines. Compliance overhead costs are clearly identified and optimized independently.

**Performance Baselines:** Industry-standard benchmarks for financial services workloads enable apples-to-apples performance comparisons before and after migration.

# Key Features

## Refactor Toolkit

Automated migration patterns that transform legacy monoliths into cloud-native microservices while preserving business logic and compliance requirements.

### Monolith Decomposition

- Static code analysis and dependency mapping for legacy systems (COBOL, Java, C++, .NET)
- Automated identification of bounded contexts and microservice boundaries using domain-driven design principles
- Pattern matching for common financial services modules: accounts, transactions, payments, reporting
- Code generation for cloud-native APIs with OpenAPI/Swagger documentation
- Data migration tools with validation and rollback capabilities

### Cloud-Native Transformation

- Containerization strategies with Kubernetes orchestration and service mesh (Istio)
- Event-driven architecture with message queues (Kafka, RabbitMQ) for transaction flows
- API gateway patterns for secure, rate-limited, and monitored service exposure
- Database modernization: SQL to NoSQL migration tools and polyglot persistence support
- CI/CD pipeline templates with regulatory compliance gates and automated testing

# Compliance Engine

Embedded regulatory controls throughout the development and deployment lifecycle with automated validation and reporting.

### Regulatory Standards Coverage

**PCI-DSS:** Payment card data protection, encryption at rest and in transit, network segmentation validation

**ISO 27001:** Information security management system (ISMS) controls and continuous monitoring

**GDPR:** Data privacy controls, consent management, right to deletion automation

**SOC 2:** Security, availability, processing integrity, confidentiality controls

**Regional Regulations:** Basel III, MiFID II, PSD2, AML/KYC requirements, and country-specific financial authority standards

### Automated Compliance Checking

Security scanning and vulnerability assessment in CI/CD pipelines with automatic blocking of non-compliant deployments

Configuration drift detection for cloud infrastructure with automated remediation workflows

Access control validation and privilege escalation prevention

Audit logging and compliance reporting with real-time alerting for violations

Penetration testing automation and red team exercises scheduled as continuous validation

## Cost & Performance Intelligence

Financial services-specific cost analytics and right-sizing recommendations that account for compliance, security, and operational overhead.

- **Compliance Cost Attribution:** Separate tracking of regulatory compliance overhead (encryption, audit logging, monitoring, disaster recovery) from core application costs
- **Right-Sizing Recommendations:** FS workload-specific recommendations for compute, storage, and network resources based on transaction volume, latency SLAs, and regulatory requirements
- **Performance Benchmarking:** Industry-standard benchmarks for payment processing, real-time risk calculations, and reporting workloads
- **Cost Optimization:** Automated recommendations for reserved instances, spot instances, and multi-region deployment strategies
- **ROI Analysis:** Migration cost vs. operational savings calculator with projections based on transaction volumes and compliance requirements

## Ecosystem Connector Hub

Pre-built integrations with major fintech platforms, payment networks, core banking systems, and regulatory reporting services.

- **Payment Networks:** SWIFT, Fedwire, ACH, SEPA, Faster Payments, and regional clearinghouse integrations
- **Core Banking Systems:** Temenos, Mambu, FIS, Jack Henry, and open banking API standards
- **Fintech Platforms:** Stripe Connect, Plaid, Yodlee, and banking-as-a-service (BaaS) platforms
- **Regulatory Reporting:** Automated submission to financial authorities, central banks, and regulatory agencies
- **Risk Management:** Integration with credit bureaus, fraud detection services, and KYC providers

# Core Modules

## Module Architecture

VCS One FinCloud is organized into three core modules that work together to deliver end-to-end cloud migration and compliance capabilities:

**1. Legacy-to-Cloud Orchestrator**

Central command center for migration planning, execution, and validation. Provides code analysis, dependency mapping, migration pattern library, automated refactoring tools, data migration workflows, and rollback capabilities.

**2. Reg-Ready Compliance Engine**

Embedded compliance controls throughout the development lifecycle. Includes regulatory standards library, automated compliance checking in CI/CD, configuration drift detection, audit logging and reporting, and penetration testing automation.

**3. Ecosystem Connector Hub**

Pre-built integrations for rapid connectivity to financial ecosystem services. Features payment network adapters, core banking connectors, fintech platform SDKs, regulatory reporting agents, and API management with rate limiting and security.

# Platform Benefits

**Regulatory Assurance**

Controls are embedded in CI/CD pipelines and runtime environments, not bolted on after deployment. Continuous compliance validation ensures ongoing regulatory adherence with automated reporting and alerting.

**Time-to-Value**

Accelerators and pre-built patterns shrink migration lead times from 12-24 months to 6-9 months. Automated testing and validation reduce implementation risk by catching compliance and performance issues early.

**Operational Clarity**

Cost and performance observability specific to financial services workloads enable data-driven optimization decisions. Clear attribution of compliance overhead costs helps justify migration investments.

# Use Cases

## Payments System Cloud Migration

A regional bank migrated their legacy payment processing system to cloud-native microservices using VCS One FinCloud's payment accelerator patterns. Automated PCI-DSS compliance validation ensured continuous adherence to card data protection standards.

> **Result:** 8-month migration timeline (vs. 18-month traditional approach), 99.99% uptime SLA achieved, 40% reduction in payment processing costs

## Core Banking Modernization

A mid-tier bank modernized their core banking platform by decomposing legacy COBOL systems into cloud-native services. Automated regulatory reporting to central banks was deployed as part of the migration.

> **Result:** 60% reduction in infrastructure costs, real-time reporting capabilities, faster time-to-market for new banking products

## Insurance Platform Migration

An insurance company migrated policy administration and claims processing to cloud infrastructure. GDPR compliance automation ensured customer data privacy throughout the transition.

> **Result:** 50% faster claims processing, automated compliance reporting, improved customer experience with mobile-first architecture

## Compliance Automation

A fintech startup built regulatory-compliant cloud services from day one using VCS One FinCloud's compliance engine. Automated security scanning and audit logging were embedded in their development workflow.

> **Result:** SOC 2 Type II certification achieved in 4 months, streamlined security audits, continuous compliance monitoring

# Ready to Modernize?

Contact VCS for Assessment and Migration Planning

- **Cloud Migration Assessment**
- **Compliance Readiness Audit**
- **Migration Planning & Strategy**
- **Implementation Support**
- **Compliance Automation Setup**
- **Cost Optimization Analysis**

**Value Creating Solutions Sdn Bhd**

https://vcsmy.com | support@vcsmy.com

*From Legacy to Cloud — With Confidence.*

*VCS One FinCloud - Part of the VCS One Platform Suite*