thredd

The Thredd Migration Readiness Checklist

Use this checklist before committing to a migration timeline. If you cannot answer yes to the majority of questions in each section, your programme is not ready to switch — and the cost of getting it wrong is higher than the cost of waiting.

$1.5M+	$300K/hr	100M+	58%
avg. cost of a failed or delayed migration	enterprise downtime cost in financial services	cards per year projected to migrate from legacy platforms by 2029	of companies plan to change payment infrastructure in the next 3 years

Data Readiness

- [ ] Do you have a complete and current record of your programme's product configuration — fees, limits, and product rules as they exist today?
- [ ] Is your cardholder data complete, accurate, and accessible — including account statuses and compliance records?
- [ ] Have you reviewed card-level settings that may not have been touched in years — including data your current processor holds that you may never have had reason to look at?
- [ ] Have you confirmed that digital wallet continuity is scoped and owned in your migration plan?
- [ ] Do you have a clear baseline of what 'normal' looks like on your programme — so anomalies are visible from day one after cutover?

Four-party coordination

- [ ] Has your existing processor confirmed its data extraction timelines and agreed to work to a defined format?
- [ ] Has a migration sponsor been assigned from each card network you operate on?
- [ ] Have you booked two network migration slots — a primary date and a contingency window?.
- [ ] Are all downstream system changes — authorisation endpoints, app notifications, fraud monitoring feeds — scoped, assigned, and tracked?

Testing + Go/No-go criteria

- [ ] Have mock loads succeeded across the full portfolio — not a representative subset?
- [ ] Do reconciliations match across all accounts, with no unexplained discrepancies?
- [ ] Do data volumes and opening balances align between your current and target environments?
- [ ] Is transformation logic stable and validated — including for accounts that have been dormant or unchanged for extended periods?

Common failure mode pre-checks

- [ ] Missed mappings: Are all card statuses mapped to target system equivalents, with no gaps in your data model?
- [ ] Incorrect card settings: Have card-level configuration tests been run in a live-equivalent environment, not just against documentation?
- [ ] Incorrect transaction flags: Have false decline scenarios been tested against your current fraud rule sets before cutover?
- [ ] Scheme window overruns: Is your cutover runbook timed to fit within scheme-allocated windows, with rollback triggers clearly defined?
- [ ] Legacy anomalies: Has a full data extraction been completed — not a sample — to surface dormant or misconfigured records before dress rehearsal?
- [ ] Post-live monitoring: Are enhanced monitoring dashboards in place before go-live, benchmarked against your historical transaction patterns?

Ready to plan your migration?

Download the full playbook and speak to a migration specialist at thredd.ai