



5 Signs Your QA Function Can't Keep Pace

A quick self-assessment for bank and credit union technology leaders



Development moved faster this year. Most QA functions didn't move with it.
Here's how to tell if yours is one of them.

Five patterns show up again and again across regional banks and credit unions right now. Check the ones that sound familiar. Most teams check three or more.



Real-time rails outran your regression cycle

FedNow and other instant-payment rails compress testing windows from days to hours. If your regression cycle still runs on a batch-era schedule, every payments change ships with a gap already built in.



Your coverage lives in two or three heads, not in a system

Ask what happens to test coverage the day your senior QA engineer leaves. If the honest answer is “we're not sure,” that's not a staffing risk. It's an architecture gap. The knowledge was never captured anywhere a system could use it.



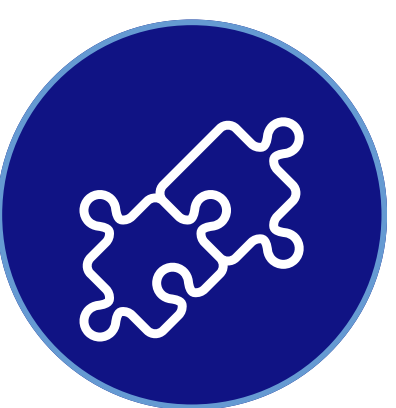
Developers are already moving faster than QA can review

Regional banks are already ahead of megabanks on GenAI adoption in software delivery. One bank in a McKinsey study saw developer productivity jump 40%. If QA didn't get faster too, the gap is already open, whether anyone's measured it yet or not.



You can't show why a specific test ran, or didn't

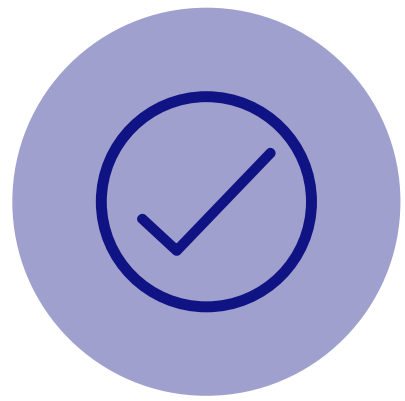
FINRA's 2026 Regulatory Oversight Report expects firms to document how AI is used, monitor its outputs, and keep records of AI-assisted decisions. “We ran the regression suite” isn't an answer anymore. An examiner wants to know who approved what, and why.



Every new integration adds testing work nobody budgeted for

Close to 60% of banks and credit unions between \$750 million and \$25 billion in assets already prioritize fintech partnerships. Every one of those is a new regression surface. Features get budgeted. The testing they require rarely does.

How Many Did You Check?



0-1

Ahead of most of the market. Worth confirming it stays that way as change accelerates.



2-3

Normal territory for most regional banks and credit unions right now. Worth a closer look before it compounds.



4-5

The gap is already costing you time, and probably money, whether or not it's shown up in a release yet.

What Closes These Gaps?

Pulse_{AI} closes all five:

01

Connected knowledge

02

Dependency Mapping

03

Risk-based Prioritization

04

Intelligent Test Design

05

Governance

in one system instead of scattered across people and tools.



Get the full whitepaper for the detailed walkthrough. If three or more of these sound familiar, that's worth a conversation, not just a read, and someone from the Pulse_{AI} team is glad to have it.



SOURCES

McKinsey & Company, "Regional banks branch out with AI"; Wolf & Company, "Survey Results: 2026 AI Adoption & Maturity in Banking"; FINRA, "GenAI: Continuing and Emerging Trends," 2026 Annual Regulatory Oversight Report.

About Maveric Systems

Maveric Systems is a banking and financial services technology specialist with 25+ years of domain-led delivery across retail, corporate, wealth, and capital markets institutions globally. Maveric's Pulse_{AI} platform brings connected, risk-aware, AI-native quality engineering to banks and credit unions, without requiring a core platform replacement.

25+

years of domain mastery

7+

Operations and Technology AI CoEs

12+

AI powered Platforms and Solutions

AI@Scale

Proprietary Framework for AI adoption at Scale