

THE CAREER STORY

Larry Hackney

Ten Years of Building Decision Systems

USAA · iPROMOTEu · Tend · Productable · iPROMOTEu (Senior)

Banking · Fintech · Promotional Products · Innovation Management

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Ten Years. One Pattern.

Ten years. Four companies. Five industries. One pattern: fragmented signals making inconsistent decisions. Larry Hackney is a Senior Product Manager who has spent a decade solving the same architectural problem in different industries — banking, fintech, promotional products, and innovation management. In every engagement, the root cause was the same: systems that grew organically, each maintaining its own version of the truth, each making decisions based on incomplete or conflicting inputs.

The fix was always the same: build the layer that normalizes the inputs before the system makes decisions.

CUMULATIVE IMPACT ACROSS TEN YEARS

Metric	Result
Revenue generated or protected	\$975K+ at USAA alone
Support volume reduction	25–35% at iPROMOTEu (Senior)
Rework prevented	\$300K–\$500K at Tend
Defect reduction	40% at iPROMOTEu (Senior)
Vendor integration scale	2–3x increase at iPROMOTEu (Senior)
Deployment velocity	Monthly → biweekly at iPROMOTEu (First Tour)
Activation improvement	+27% at Tend

This document is the chronological account of how that thinking evolved — chapter by chapter, company by company, with the same architectural thread running through all of it.

CHAPTER I

USAA

Learning to See the System

October 2016 – May 2021 · Banking & Financial Services

"Every product problem is a system problem in disguise."

CHAPTER TL;DR

Five Years. Four Roles. One Foundation.

Four roles across five years at USAA taught one foundational truth: the most valuable product work is invisible. It is the onboarding journey no one designed, the cross-sell signal no one connected, the content system no one built a template for. The pattern across every initiative was the same — find the fragmented signal, unify it, and let the system make better decisions.

Metric	Result
Tenure	5 years across 4 roles
Combined incremental revenue impact	\$975K+
Deposit-related support call reduction	25%

ROLE 1

Onboarding & Direct Deposit — Deposits Group

October 2016 – May 2018

THE PROBLEM

New checking account holders showed low direct deposit adoption within their first 90 days. The onboarding experience was static — it did not adapt to where a member was in their journey, and it did not surface the right intervention at the right moment. Setup friction was high. The value of direct deposit was communicated too late, or not at all.

THE WORK

Led a week-long human-centered design workshop with a diverse cross-section of USAA members to identify barriers to direct deposit adoption and uncover onboarding friction points. The output was a 90-day onboarding journey with 180 unique interactions in the first 30 days — ranging from debit card activation

delighters to contextual prompts that encouraged direct deposit setup at high-intent moments, such as after first login or when viewing account details.

Real-time paycheck simulations showed members when funds would arrive and how balances would stabilize with direct deposit enabled. Step-by-step employer connection flows reduced setup friction and eliminated manual form submission. Progress tracking and milestone-based rewards reinforced key behaviors like funding the account or initiating the first deposit.

THE OUTCOME

Metric	Result
Direct deposit enrollment within 90 days	+12–15% increase
Net Promoter Score	+95 NPS maintained

ROLE 2

Multi-Product Adoption — Deposits Group

October 2016 – May 2018

THE PROBLEM

New checking account holders treated their account as a standalone product. They were not adopting savings or credit products, which constrained lifetime value, reduced retention, and limited cross-line-of-business growth.

THE WORK

Led cross-functional collaboration across Product, Design, Engineering, and business stakeholders to analyze onboarding and early usage data across all three lines of business. Identified key drop-off points where customers disengaged before adopting additional products. Mapped the first 30–90 day journey to uncover high-intent moments for expansion. Launched embedded cross-sell prompts within checking flows, simplified account linking and application flows, and behavioral nudges based on transaction activity that encouraged saving habits and surfaced relevant credit offerings.

THE OUTCOME

Metric	Result
Multi-product adoption (checking, savings, credit)	+10% increase
Incremental YoY revenue	\$250K

ROLE 3

Learning Center & Car Buying — Car Buying Group

October 2018 – May 2020

THE PROBLEM

The Car Buying team had been operating for six years without a unified view of customer behavior across auto loans, insurance, and vehicle purchases. Data lived in silos. Content was not grounded in actual user behavior, limiting discoverability, engagement, and conversion. Every article in the Learning Center required engineering support to launch.

THE WORK

Led human-centered design workshops with USAA members to uncover pain points across the car buying and ownership lifecycle. Partnered with the data analytics team to consolidate data across multiple systems into a single Tableau dashboard — the first time anyone had connected the auto loans, insurance, and TrueCar ecosystem in six years. Implemented an iterative A/B testing strategy to validate when and how OEM discounts should be introduced, revealing that early exposure drove higher auto loan initiation and that withholding the full monetary value initially created stronger curiosity and higher activation rates.

On the content side, partnered with a developer to design a template-driven content model that allowed creation of reusable page structures, topical content hubs, and independent publishing without engineering involvement.

THE OUTCOME

Metric	Result
Conversion rate increase (Learning Center)	+8%
Incremental YoY revenue (Learning Center)	\$375K
Overall product performance improvement	+12%
Quarterly revenue increase (A/B testing)	\$200K
Development cost reduction (template system)	\$150K
Content output increase	3x in under one month

ROLE 4

Mobile App & Storefront Optimization — Omni-Channel Group

May 2020 – May 2021

THE PROBLEM

Customers experienced consistent friction managing deposit accounts in the mobile app. High call volume stemmed from confusion around direct deposit setup and timing, lack of clarity between pending and posted

transactions, and difficulty completing basic account actions. Storefront pages underperformed because value propositions were unclear and conversion paths were weak.

THE WORK

Identified high-friction areas using customer support data and behavioral insights. Focused optimization on direct deposit setup and status visibility, transaction clarity, and streamlined account actions. Implemented iterative A/B testing across onboarding flows and feature placement, introducing contextual guidance at key decision points. For the storefront, analyzed funnel performance to isolate drop-off points, rewrote value propositions to clearly articulate benefits, restructured page hierarchy to prioritize decision-making information, and introduced stronger action-oriented CTAs.

THE OUTCOME

Metric	Result
Deposit-related customer service calls	25% reduction
Self-service adoption	+10% increase
Deposit accounts YoY growth	+9%
Application starts	+13% increase

"Every product problem is a system problem in disguise."

CHAPTER II

iPROMOTEu (First Tour)

Scaling the Platform

May 2021 – November 2021 · Promotional Products

"A platform that cannot deploy fast cannot learn fast."

CHAPTER TL;DR

Six Months. Three Constraints Removed.

Six months was a masterclass in platform modernization. A monolithic architecture was throttling deployment velocity. A fragmented sales process was limiting revenue. Manual vendor workflows were capping scale. The pattern: find the constraint, remove it, and let the system breathe.

Metric	Result
Deployment frequency	Monthly → biweekly (2x increase)
Annual cost savings from API automation	\$275K
ARR increase from CRM platform	4%

INITIATIVE 1

AWS Platform Re-Architecture

THE PROBLEM

The platform relied on a monolithic architecture that required quarterly release cycles. Deployments were manual, high-risk, and resource-intensive, often requiring coordinated downtime and extended validation. This drove up costs across compute, labor, and downtime — and the slow release cadence limited the company's ability to respond to market needs.

THE WORK

Orchestrated the transition to a cloud-native architecture on AWS, partnering closely with Engineering and Infrastructure teams. Decomposed monolithic services into modular components to enable independent deployments. Implemented CI/CD pipelines to automate build, test, and release processes. Introduced environment standardization to reduce configuration drift. Optimized infrastructure usage to scale resources

dynamically instead of over-provisioning.

THE OUTCOME

Metric	Result
Deployment frequency	Monthly → biweekly
Release timeline reduction	2 months

INITIATIVE 2

CRM Platform Development

THE PROBLEM

Sales teams lacked a unified view of the pipeline and operated with inconsistent processes. Leads were not effectively prioritized, follow-ups were inconsistent, and deal progression lacked visibility — resulting in slower deal cycles, missed opportunities, and underperformance against revenue targets.

THE WORK

Led Agile development across Product, Engineering, and Sales stakeholders to design and deliver the CRM platform. Introduced centralized pipeline visibility with standardized deal stages, lead scoring and prioritization based on likelihood to convert, and automated reminders and workflow triggers to enforce consistent follow-up. The biggest impact driver was lead scoring — it shifted focus toward high-intent opportunities, ensuring sales teams spent time where conversion probability was highest.

THE OUTCOME

Metric	Result
Lead-to-close conversion	+6–8% increase
Deal cycle time	18% reduction
Annual Recurring Revenue	+4% increase

INITIATIVE 3

PromoStandards API Roadmap

THE PROBLEM

Sales and order support teams relied heavily on manual outreach to vendors for order status, shipment updates, invoices, and inventory checks. Each inquiry required emails, calls, or follow-ups, creating high-volume, repetitive touchpoints that slowed operations and increased labor costs. The lack of standardized integrations limited scalability.

THE WORK

Audited vendor communication workflows and quantified the volume of manual interactions across order lifecycle events. Identified that order status and shipment visibility represented the majority of inbound and outbound touchpoints. Prioritized and implemented key PromoStandards API integrations — Order Status and Order Shipment Notification — which delivered the fastest ROI by removing the need for manual follow-ups and proactively surfacing updates within the platform.

THE OUTCOME

Metric	Result
Manual vendor touchpoints	60–70% reduction
Call volume (first quarter)	30% reduction
Annual cost savings	\$275K

"A platform that cannot deploy fast cannot learn fast."

CHAPTER III

Tend

Compliance as Architecture

November 2021 – April 2022 · Fintech / Cross-Border Banking

"Compliance is not a constraint on product design. It is a system state."

CHAPTER TL;DR

Five Months. One Insight: Catch It Early.

Five months at Tend was a concentrated lesson in cross-border product complexity. Building across a Mexico banking entity and a U.S.-regulated institution meant every product decision had two compliance interpretations. The insight: compliance conflicts discovered late are expensive. Discovered early, they are just requirements.

Metric	Result
Rework prevented	\$300K–\$500K
Activation increase	+27%
30–60 day retention improvement	+8%

INITIATIVE 1

Cross-Border Compliance Alignment

THE PROBLEM

Product development spanned a Mexico-based banking entity and a U.S.-regulated institution, creating conflicting interpretations of compliance requirements. A specific breakdown occurred around KYC identity verification: Mexico workflows accepted national ID formats while U.S. requirements mandated stricter identity validation and audit traceability. This misalignment was typically discovered late in development, forcing Engineering to redesign flows and rework completed features. Rework occurred in approximately 30–40% of releases.

THE WORK

Introduced early-stage compliance alignment workshops as a standard part of the product lifecycle. Resolved the KYC conflict by defining a unified identity verification standard that satisfied both Mexico and

U.S. regulatory requirements, translating regulatory language into clear product and engineering acceptance criteria, and aligning audit and data capture requirements upfront. Established pre-development validation gates requiring sign-off from Compliance, Engineering, and Product before work entered sprint cycles. Embedded Compliance into backlog refinement and sprint planning, shifting from reactive escalations to proactive requirement alignment.

THE OUTCOME

Metric	Result
Rework prevented	\$300K–\$500K
Rework frequency	~30–40% of releases → under 10%
Release timeline	Accelerated — requirements complete before build

INITIATIVE 2

State-Driven Onboarding Redesign

THE PROBLEM

Users were presented with static, one-size-fits-all onboarding flows that did not adapt to their identity state or progress. A specific breakdown existed in KYC verification: users were required to complete redundant steps to satisfy both Mexico ID standards and U.S. audit requirements. This led to high drop-off during identity verification, confusion around next steps, and delayed time-to-value.

THE WORK

Redesigned onboarding into a dynamic, identity-aware flow that adjusted in real time based on user state and regulatory requirements. Resolved the KYC conflict by defining a unified identity verification framework that satisfied both compliance standards, eliminating redundant verification steps by consolidating data capture and audit requirements. Implemented progressive onboarding that surfaced only relevant steps based on identity completion status, clear 'next best action' guidance to reduce confusion, and behavioral triggers that adapted the experience based on user progress and drop-off patterns.

THE OUTCOME

Metric	Result
Activation (identity verification + first account action)	+27% increase
Drop-off at identity verification stage	Reduced
Time-to-value	Accelerated

INITIATIVE 3

Early Lifecycle Retention Optimization

THE PROBLEM

Users who completed onboarding did not consistently return or deepen engagement. A specific breakdown existed in ongoing KYC and compliance states: users were intermittently prompted for additional verification to satisfy U.S. audit requirements after initial Mexico-based onboarding. These interruptions created confusion, blocked key actions, and eroded trust.

THE WORK

Extended the state-driven model beyond onboarding to the early lifecycle experience. Consolidated KYC requirements into a predictable, transparent lifecycle model, surfacing verification needs proactively rather than interrupting users mid-journey. Standardized account actions across regions, introduced contextual guidance and 'next best actions' based on user behavior, and instrumented the funnel to track return usage within 30–60 days.

THE OUTCOME

Metric	Result
30–60 day retention	+8% improvement
Early lifecycle drop-off	Reduced
Repeat usage	Increased

"Compliance is not a constraint on product design. It is a system state."

CHAPTER IV

Productable

Designing the Innovation System

April 2022 – August 2023 · Innovation Management

"Innovation fails not because people lack ideas, but because the system lacks structure."

CHAPTER TL;DR

Sixteen Months. The Same Pattern, Different Domain.

Productable was a different kind of product problem. The product was an innovation management system. The challenge was the same pattern seen everywhere: fragmented inputs, inconsistent decisions, and a system that could not compound. The fix was the same too.

Metric	Result
Innovation Advancement Approval increase	+12%
Innovation Review Request increase	+10%
Reduction in off-ramping	6%

INITIATIVE 1

Innovation Lifecycle Methodology Redesign

THE PROBLEM

The innovation pipeline lacked structure and consistency across stages. Ideas entered the system without clear criteria, which led to low-quality submissions, high off-ramping rates, and inconsistent evaluation standards. Teams struggled to understand what made an idea viable, which reduced throughput and slowed advancement.

THE WORK

Redesigned the innovation lifecycle into a structured, stage-gated system with clear expectations at each phase. Introduced standardized submission criteria to improve input quality, defined evaluation frameworks for each stage, and clear advancement signals tied to business value, feasibility, and scalability. Aligned

stakeholders across Product, Engineering, and Leadership to ensure consistent interpretation of advancement criteria. Created visibility into why ideas advanced or were rejected, removing ambiguity from the process.

THE OUTCOME

Metric	Result
Innovation Review Requests	+10% increase
Innovation Advancement Approvals	+12% increase
Off-ramping rate	6% reduction

INITIATIVE 2

User Workflow Optimization

THE PROBLEM

Users experienced friction navigating the innovation platform. Submission and review processes were unclear, leading to delayed responses, confusion around next steps, and inconsistent communication between stakeholders. This reduced participation and slowed idea progression.

THE WORK

Mapped end-to-end user workflows to identify friction points across submission, review, and approval stages. Simplified submission flows with clearer inputs and expectations, standardized communication between reviewers and submitters, and reduced response time by clarifying ownership and next steps. Introduced structured feedback loops so users understood how to improve and progress their ideas.

THE OUTCOME

Metric	Result
Innovation Review Requests	+4% increase
Innovation Advancement Approvals	+7% increase
Idea progression speed	Faster and more consistent

INITIATIVE 3

Recurring Engagement System

THE PROBLEM

User engagement in the innovation platform was inconsistent and event-driven. Participation spiked during campaigns but dropped off afterward. There was no system in place to sustain ongoing contribution and

engagement.

THE WORK

Designed and implemented a recurring engagement model that reinforced participation over time. Introduced regular prompts and triggers for idea submission, structured cadences for review cycles and feedback, and visibility into active ideas and progression to maintain momentum. Aligned engagement with the innovation lifecycle so users consistently re-entered the system. Shifted behavior from one-time participation to continuous contribution.

THE OUTCOME

Metric	Result
Innovation Review Requests	+5% increase
Innovation Advancement Approvals	+8% increase
Engagement model	Sustainable, long-term throughput

"Innovation fails not because people lack ideas, but because the system lacks structure."

CHAPTER V

iPROMOTEu (Senior)

Unifying the Platform

March 2024 – March 2026 · Promotional Products

"The most expensive problems in enterprise software are architectural decisions made by default."

CHAPTER TL;DR

Two Years. Five Systems Unified.

The second tour at iPROMOTEu was the synthesis of everything that came before. Five major initiatives, all variations on the same theme: fragmented systems making inconsistent decisions. Identity signals living in five places. Payments flowing through intermediaries. Legacy architecture creating defects. Vendor data trapped in one-off integrations. The pattern was clear. The solution was architectural.

Metric	Result
Support volume reduction	25–35%
Defect reduction	40%
Vendor integration scale	2–3× increase
Vendor onboarding time	3–6 months → 3–4 weeks
Transactions shifted to self-service	30%
MFA adoption	100%

INITIATIVE 1

Identity Decision System

THE PROBLEM

Identity signals were fragmented across multiple systems, each maintaining its own version of the user. Authentication, KYC verification, account status, and permissions operated independently, creating conflicting system behavior. Users verified in KYC were blocked due to mismatched account status. MFA

triggered inconsistently due to disconnected risk signals. Access issues arose from misaligned role and permission logic. These inconsistencies drove a high volume of support tickets.

THE WORK

Designed and implemented a centralized identity decision layer that aggregated and standardized five key signals: authentication state, KYC verification status, user roles and permissions, account status, and device and risk signals. Defined a unified identity model with clear state definitions and rules governing how these signals interacted. Aligned Product, Engineering, and Operations to ensure all systems referenced the same identity framework. Enabled real-time propagation of identity state changes across the platform to eliminate inconsistencies.

THE OUTCOME

Metric	Result
Support volume	25–35% reduction
User experience	Consistent authentication and access behavior
Platform foundation	Scalable identity layer established

INITIATIVE 2

MFA Rollout

THE PROBLEM

The platform required stronger security controls, but MFA implementations often introduce friction that reduces login success and user satisfaction. There was a risk of increased login failures, higher support volume, and user resistance to adoption.

THE WORK

Led end-to-end MFA strategy across Product, Engineering, and Security. Implemented flexible verification methods (email, SMS), device recognition to reduce repeated challenges, and clear user flows for setup and recovery. Embedded MFA into the onboarding and login experience in a way that minimized disruption. Continuously monitored authentication success rates and optimized flows to reduce friction.

THE OUTCOME

Metric	Result
MFA adoption	100% achieved
Authentication performance	Maintained — no degradation
Support volume impact	No increase associated with rollout

INITIATIVE 3

Self-Service Payment Portal

THE PROBLEM

Payments relied on a multi-step, intermediary model where affiliates collected payments from their customers and then remitted funds. This created systemic issues: late payments and inconsistent cash collection, limited accountability across affiliates, and high dependency on support teams to resolve payment issues. The model also blocked growth opportunities — no direct relationship with end customers at checkout, no ability to introduce upsell or cross-sell opportunities, and drop shipment workflows that required manual coordination.

THE WORK

Led the design and launch of a customer-facing portal that enabled end customers to complete payments directly without affiliate involvement, access real-time order and payment status, and self-serve key actions across the order lifecycle. Re-architected the payment flow from affiliate-mediated to direct-to-platform. Introduced checkout-level upsell opportunities — surfacing add-on products and upgrades at the point of payment, aligned with order context. Enabled drop shipment workflows by integrating fulfillment options directly into the checkout and order process.

THE OUTCOME

Metric	Result
Transactions shifted to self-service	30%
Incremental revenue lift from upsell at checkout	5–8%
Late payments	Reduced — affiliate dependency removed
Drop shipment adoption	Improved

INITIATIVE 4

Legacy Platform Rationalization: Xebra → iSuite

THE PROBLEM

Core platform functionality depended on a legacy in-house system, Xebra, which had been incrementally built over time with limited documentation and inconsistent design patterns. While iSuite served as the modern front end, much of the underlying logic and data remained tightly coupled to Xebra servers. This created conflicting identity and access control logic, inconsistent financial and billing workflows, and fragile integrations between legacy and modern components. The result was not isolated bugs, but structural inconsistency — defects, unreliable behavior, and reduced trust in the platform.

THE WORK

Led a cross-functional effort across Product, Engineering, and Finance to rationalize system behavior and standardize core workflows. Mapped how identity states in iSuite interacted with legacy Xebra logic. Standardized access control rules across both environments. Aligned financial workflows to consistent definitions. Introduced shared validation logic to replace conflicting rules, clear data contracts between iSuite and Xebra services, and standardized workflows that reduced reliance on undocumented legacy behavior.

THE OUTCOME

Metric	Result
Defect reduction	40%
Engineering time on reactive fixes	Decreased
System reliability and predictability	Improved
Migration foundation	Established for continued Xebra → iSuite migration

INITIATIVE 5

Vendor-Agnostic Integration Framework

THE PROBLEM

Vendor data was fragmented and manually managed across suppliers, with each integration built as a one-off solution. Despite the availability of PromoStandards, the organization relied on custom SOAP integrations requiring significant engineering effort and slowing onboarding. Integration timelines ran 3–6 months per vendor. A ceiling of approximately 75 integrated suppliers existed despite a much larger network. Heavy reliance on email and manual follow-ups for order status, shipments, and invoices created high support volume and poor real-time visibility.

THE WORK

Designed and implemented a vendor-agnostic ingestion framework that standardized how PromoStandards data was consumed and propagated across the platform. Translated complex SOAP/XML responses into a common internal data model, enabling consistency across vendors regardless of implementation differences. Prioritized high-impact APIs — Order Status, Shipment Notifications, Invoices, and Inventory Availability. Built reusable connectors that eliminated the need for bespoke integrations per vendor. Partnered with Engineering to normalize schemas, automate ingestion and transformation pipelines, and surface real-time vendor data directly within iSuite workflows.

THE OUTCOME

Metric	Result
Integrated vendors	2–3x increase
Vendor onboarding time	3–6 months → 3–4 weeks

Order support inquiries	20–30% reduction
Integration layer	Scalable — supports continued vendor growth

"The most expensive problems in enterprise software are not bugs. They are architectural decisions made by default."

CONCLUSION

The Through-Line

Ten years. Four companies. Five industries. One pattern.

Every initiative in this document is a variation on the same architectural problem: fragmented signals making inconsistent decisions. The USAA onboarding system did not know where a member was in their 90-day journey. The Tend KYC system did not know a user's verification state. The iPROMOTEu identity system had five different versions of the same user. The vendor integration framework had no common data model.

In every case, the fix was the same: build the layer that normalizes the inputs before the system makes decisions.

This is not a coincidence. It is the nature of complex systems. They grow organically. Each team solves its own problem. Each system maintains its own version of the truth. And then, at some point, the inconsistencies accumulate into a class of problems that cannot be solved at the feature level — they can only be solved at the architectural level.

The work that matters most is not the features shipped. It is the systems designed that made the features possible — and the decisions made about what to build versus what to architect.

FIVE PRINCIPLES

- 01 Find the fragmented signal.**

Every expensive problem has a data architecture problem underneath it. Before solving the symptom, find the signal that the system is missing.

- 02 Normalize before you decide.**

Inconsistent inputs produce inconsistent decisions. Build the normalization layer first — decision quality follows from it.

- 03 Design for state, not steps.**

Static flows assume every user follows the same path. State-aware systems know where each user is and deliver the right intervention at the right moment.

- 04 Move validation upstream.**

Whether it is compliance requirements or user intent signals — catching it early is always cheaper than catching it late. Upstream validation is a product quality investment.

- 05 Fix the system, not the symptom.**

The most expensive problems in enterprise software are architectural conditions masquerading as bugs. The only fix is architectural.
