



Staying personal in a digital world: How AI and automation can strengthen community banking

Unlock the power of personal connection
and operational efficiency

Community banks have always been about people. They anchor local economies: supporting small businesses, helping families into their first homes, and shaping the financial well-being of neighborhoods. While the tools and channels of banking have changed significantly over the past decade, the core mission hasn't. You exist to serve people, and that means knowing them well enough to help.

But many teams feel stretched thin. They enter the industry to build relationships, but find themselves buried in spreadsheets, manual reviews and administrative tasks that leave little room for the work that really matters. The issue isn't dedication. It's friction created by processes that no longer match the pace or complexity of modern banking.

Senior leaders at community banks are navigating a genuine tension: maintaining the high-touch, relationship-based service that differentiates you from larger institutions, while managing operational efficiency and a growing regulatory burden. Many worry that introducing advanced technology might erode the personal connection they've spent years building. In practice, the opposite tends to be true.



The hidden friction holding your team back

Behind the scenes, that friction shows up everywhere. In lending, operations and compliance, employees spend increasing amounts of time moving data, double-checking documents, and navigating systems that don't communicate with each other. These tasks are necessary for accuracy and risk management. But they consume hours that could go directly toward customers.

As expectations shift toward immediacy and personalization, in-person and digitally, the gap between what your team wants to do and what their day allows keeps widening. You hire talented people to build relationships, then hand them workflows that make that harder than it should be. That's a problem worth solving.

Technology as a force multiplier

Technology offers a path forward. Not as a replacement for people, but as something that protects what makes community banking worth choosing.

When AI and automation handle routine verification, document routing or compliance monitoring, employees get back the most valuable thing in relationship banking: time. Instead of re-entering data or hunting through files, they can focus on the conversations that move the needle for customers. The goal isn't efficiency for its own sake, but removing enough friction that your team can do the work they were hired to do.

Lending: Less paperwork, more conversation

Lending is the clearest example of where this shift pays off. For many community banks, it remains a paper-heavy, highly manual process. A loan officer might spend hours gathering documentation, verifying data, and re-entering information across disconnected systems. That time comes directly out of the conversations that shape small business decisions or family financial plans.

Automated data gathering and smarter workflows change that equation. AI handles extraction and verification quickly, without replacing the loan officer's expertise or judgment. Lenders spend less time assembling information and more time understanding what a borrower is trying to accomplish. A small business owner looking for capital gets faster answers. The lender gets to do the part of the job that drew them to banking in the first place.

Compliance: Less noise, same rigor

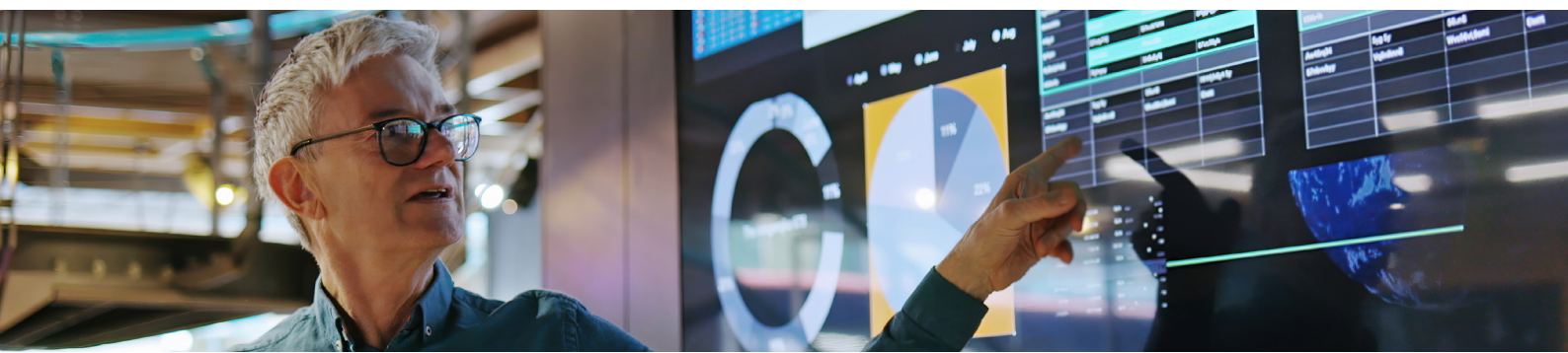
Regulatory compliance has become one of the largest operational burdens in community banking. BSA/AML monitoring alone can require staff to sift through thousands of transactions looking for risk signals that may or may not be there. Most of that work yields nothing actionable, but it still consumes significant time and headcount.

AI tools that surface the highest-risk alerts cut through that volume. Rather than clearing a backlog of false positives, compliance teams can focus on investigating what genuinely warrants attention. The oversight doesn't lessen. The noise does.

Personalization that travels

Community banks know their customers in a way that larger institutions struggle to replicate. When someone walks into a branch, your team likely knows their name, their history, what they're working toward. That depth of knowledge is a real competitive advantage. The challenge is that it doesn't always travel.

When that same customer logs into your mobile app or online banking portal, the experience often feels generic. Data analytics help close that gap. By analyzing transaction history and financial behavior, banks can extend relevant guidance and product recommendations into digital channels. The customer who feels known in the branch can feel known in the app too, and that consistency builds the kind of trust that keeps relationships intact over time.



Where to start

None of this requires a wholesale replacement of your core systems. Modern solutions are modular and built to integrate with existing infrastructure, which means adoption can be incremental and targeted. A few practical entry points:

- **Commercial lending:** Digital portals let business owners upload documents directly. AI validates files quickly, cutting time-to-decision, which matters to a small business owner who can't afford to wait on capital.
- **Customer support:** Conversational AI handles routine inquiries around the clock, freeing your staff for the complex conversations that require human judgment and empathy.
- **Fraud detection:** Machine learning models adapt to new fraud patterns faster than manual review can, protecting customers without adding friction to legitimate transactions.

The real investment

Processes don't keep banks running. People do.

When those people have the right tools, they spend less time on work that a machine can handle and more time on work that only a person can. That's what makes the case for AI in community banking. Investing in this technology isn't a move away from your community focus. It's a way of giving your team the time and mental space to listen, advise and build the relationships that define community banking.

How FIS can help

FIS® partners with community banks to bring AI and automation into everyday workflows. From streamlining operations to enhancing customer experiences, FIS solutions are built to reduce friction without sacrificing the personal service that sets community banks apart. With scalable systems and a deep understanding of regulatory needs, FIS helps banks stay ahead while staying true to their mission.

Unlock more



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Our **technology** powers the global economy across the money lifecycle.

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Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.

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Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

About FIS

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