# Why platform choice matters most in core banking cloud migration

## Unlock an evolutionary model for bank modernization

Banks no longer need to debate whether the cloud belongs in core banking. That question has largely been answered. The more pressing question now is how to migrate without recreating the limits, costs and operational risk of aging infrastructure in a new environment. The institutions making real progress are those choosing platforms and migration paths built for how modern core banking needs to run.

### Why core banking is the hardest – and most important – cloud move

Most enterprise cloud migrations follow a familiar pattern: start with non-critical workloads, build confidence, then gradually move toward business-critical systems. For banks, the core banking platform is the last and most consequential move. It processes every deposit, loan and real-time transaction. Any disruption can cascade into lasting reputational and financial damage.

The barriers that once slowed adoption have diminished considerably. Concerns around data sovereignty, compliance and security – once cited as near-insurmountable obstacles – have been substantially addressed through sustained collaboration between technology providers, hyperscalers, regulators and financial institutions.

### From on-premises to cloud-native: a measured evolution

The most successful core banking cloud migrations share a common characteristic: they were built on platforms already architected for the demands of the cloud. Real-time processing, API-enabled integration and event-driven architecture aren't features that can be retrofitted onto legacy systems.

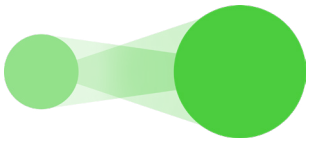
Institutions that attempt to "lift and shift" outdated cores to the cloud often end up replicating old problems in a new environment.

The more effective approach is evolution: taking a platform with proven global deployments and progressively adapting it to operate as a cloud-native service. This preserves institutional trust in the platform while delivering the flexibility and cost efficiency possible in the cloud.

### Unlocking value beyond cost savings

The cloud's value proposition has historically been framed around reducing infrastructure costs. That framing is accurate to an extent, but as institutions deepen their cloud experience, they find a broader range of advantages: faster online response times, improved batch processing, accelerated disaster recovery failover and reduced infrastructure management burden. Technology teams can focus on building rather than maintaining.

For mid-tier banks, the implications are concrete. Access to a comprehensive, real-time core banking platform, previously accessible only to the largest institutions, is now available at a price point suited to their scale. Mid-tier banks can offer the digital experiences customers expect and, when the opportunity arises, launch neobank propositions without rebuilding from scratch.



## The multi-cloud horizon

The next frontier in banking cloud strategy is multi-cloud. Regulatory pressure is a key driver: concerns about systemic risk from over-reliance on a single cloud provider are prompting both institutions and technology providers to diversify. For banks operating across multiple geographies, deploying workloads across different providers based on regulatory requirements or performance characteristics is a meaningful strategic advantage.

Executing multi-cloud at enterprise scale demands deep relationships with multiple hyperscalers, rigorous cross-environment certification and genuine discipline in managing complexity. For institutions willing to make that investment, the long-term payoff in risk management and operational flexibility is substantial.

## What successful migration looks like

Evidence from completed core banking migrations points to consistent success factors. Begin with a clear strategic rationale such as cost reduction, digital transformation or competitive positioning. Choose a platform with genuine cloud-native credentials, certified and benchmarked in production. Build a multi-stakeholder partner ecosystem and treat compliance as a continuous discipline rather than a one-time sign-off.

Above all, treat migration as an ongoing operating model rather than a bounded project. Institutions seeing the greatest returns approached cloud as the start of a long-term evolution, not a technology project with a defined end date. The infrastructure, partnerships and proven roadmaps now exist. Move with deliberate speed.

## How FIS is delivering on this vision

FIS built its Profile core banking platform around these foundational principles. Long before cloud became a mainstream priority, Profile was already real-time, API-enabled, and event-driven, making the transition to cloud-native operations a natural evolution rather than a costly rebuild. This approach allows clients to modernize with less disruption while preserving the capabilities they rely on today.

Profile operates across both private and public cloud environments, including AWS and Azure, supporting banks throughout North America, Europe, Latin America and Asia Pacific. For institutions moving at different stages of their cloud journey, FIS also offers a private cloud option, providing a flexible transition path that enables clients to migrate to public cloud at their own pace while reducing risk, accelerating time to value, and maintaining operational continuity.

The strength of Profile's cloud strategy is reinforced by independent validation. PwC conducted a comprehensive assessment of Profile's readiness for public cloud deployment, evaluating the platform against stringent security, scalability, performance, and cost-effectiveness criteria. For financial institutions, this level of third-party assurance provides additional confidence when making technology investments that must withstand scrutiny from boards, regulators, auditors and risk committees.

Complementing that validation, FIS maintains strategic partnerships with leading hyperscalers, including Microsoft Azure, AWS, and Google Cloud. These partnerships help ensure Profile meets regulatory and operational requirements across multiple jurisdictions while benefiting from infrastructure that has been tested, benchmarked, and proven in production environments. The result is a cloud-ready platform that enables banks to modernize with confidence, accelerate innovation, and manage risk throughout their transformation journey.

Backed by decades of experience serving financial institutions worldwide, FIS combines proven banking expertise with a broad ecosystem of capabilities that enable financil institutions to evolve on their own terms. By bringing together modern technology, industry knowledge, and a clear transformation roadmap, we help institutions move faster, innovate with confidence, and deliver the seamless experiences today's customers expect.

Unlock more



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## About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses and developers. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit FISGLOBAL.COM. Follow FIS on LinkedIn, Facebook and X (@FISglobal).

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