



Client Story

# Modernizing teller operations

Northern Trust uses Digital One™ Teller to empower frontline teams

Northern Trust, a leading global financial institution with approximately \$1.8 trillion in assets under management, a network of 55 branch locations across 19 U.S. states, and a broad presence spanning North America, Europe, the Middle East and Asia-Pacific, has modernized its teller operations with FIS® Digital One™ Teller.

For years, Northern Trust relied on a legacy teller system that increasingly constrained both technology teams and frontline staff. “We’d used our previous teller system for more than eight years... being a thick client on each teller’s desktop, it used to be a nightmare,” says Sivakumar Shanmugasundaram, Sr. Vice President at Northern Trust. The environment was complex and fragmented. “We had one vendor platform for teller, one for image processing, and another for item processing... too many products trying to work together,” he explains – making upgrades, integrations and daily operations difficult.

Facing these constraints, Northern Trust sought a highly configurable teller platform – one that could adapt to the bank’s unique processes and be tailored to meet evolving needs without overhauling its core systems.

When Northern Trust went live on Digital One Teller, the shift was immediate and meaningful. “It is definitely a lot of improvement from the partner experience side,” Shanmugasundaram says. “The main thing was it’s all working in one ecosystem now.”

By bringing teller, imaging and core integrations together, the bank moved to “a single ecosystem... where everything is talking to each other without having to develop some middleware.” This approach allowed Northern Trust to modernize its assisted channels without replacing its core systems.

## At-a-glance

### Objective

Replace an aging, fragmented teller system that created a complex environment for both IT and frontline staff.

### FIS solution

Digital One Teller

### Results

Achieved seamless modernization without a core conversion or business disruption.

### Impact

With Digital One Teller, Northern Trust has:

- Empowered frontline staff and transformed branch operations
- Modernized with a highly configurable platform, avoiding a risky core system overhaul
- Integrated teller, imaging and item processing into one single ecosystem with seamless connectivity – no custom middleware needed
- Consolidated all teller functions on one screen with embedded workflows, eliminating the need to switch between systems
- Accelerated user adoption across 55 branches, surpassing expectations



“We were expecting some level of resistance, but what accelerated adoption was how intuitive and user-friendly the new teller platform proved to be, with tellers quickly recognizing its seamless, easy-to-learn interface.”

– **Sivakumar Shanmugasundaram**

Senior Vice President, Northern Trust

Most importantly, the change directly empowered frontline staff. “Now our tellers have every function and piece of information they need on a single screen, all in one intuitive interface with seamlessly embedded workflows,” Shanmugasundaram explains. “They no longer need to hop between systems.” The result was a simpler, more confident teller experience. “All that integration really helped to boost the partner experience. Now the workflows are more straightforward... and even the override process got simplified with Digital One Teller.”

Adoption across branches exceeded expectations. “We were expecting some level of resistance,” Shanmugasundaram admits, “but what accelerated adoption was how intuitive and user-friendly the new teller platform proved to be, with tellers quickly recognizing its seamless, easy-to-learn interface.” Looking back, Shanmugasundaram summarizes the impact clearly: “They were visibly able to experience the improvement, and that really helped us move through this transformation much faster and smoother.”

For Northern Trust, empowering frontlines with a unified, modern teller platform has turned a complex environment into a simpler, more effective branch experience – proving that when frontlines are empowered, the entire organization moves forward with confidence.

“It is definitely a lot of improvement from the partner experience side. The main thing was it’s all working in one ecosystem now.”

– **Sivakumar Shanmugasundaram**

Senior Vice President, Northern Trust

Learn how Digital One Teller can help modernize your teller operations.

[Get started](#)

**Money at rest. Money in motion. Money at work.™**

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



**Money at rest**

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



**Money in motion**

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



**Money at work**

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

[fisglobal.com/contact-us](https://fisglobal.com/contact-us)

[linkedin.com/company/fis](https://linkedin.com/company/fis)

[x.com/fisglobal](https://x.com/fisglobal)

This material is for information purposes only of the intended recipient. We have taken care in the preparation of this information but will not be responsible for any losses or damages including loss of profits, indirect, special or consequential losses arising as a result of any information in this document or reliance on it (other than in respect of fraud or death or personal injury caused by negligence). Terms and conditions apply to all our services. The content of this material may not be reproduced without prior consent of FIS.

© 2026 FIS. FIS and the FIS logo are trademarks or registered trademarks of FIS or its subsidiaries in the U.S. and/or other countries. Other parties' marks are the property of their respective owners. 4819884



**Advancing the way the world pays, banks and invests™**