The digital banking crossroads:

# Where human experience meets innovation

Accelerate growth with a future-ready digital banking ecosystem

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# Content


3 Executive summary

4 Modernization without disruption

5 Preserving the personal touch

6 Innovation that anticipates, integration that delivers

7 Continuous innovation within a unified platform

8 An expandable ecosystem

9 Modernization with confidence

# Executive summary

Retail banking is evolving. Routine transactions have gone digital, and banks must continually evolve their services to stay competitive. Growth is increasingly driven by what happens on the frontline, where everyday interactions become opportunities to deepen relationships, expand wallet share and improve retention.

But despite surging digital adoption, customers still want in-person services and support. Banks can't afford to sacrifice the human touch in their pursuit of digital transformation.

The answer is modern API platforms that enable continuous innovation. With the ability to deliver targeted personalization and embedded marketplace capabilities, banks can reimagine the customer experience across digital and physical channels.

Our survey of 300 banking executives across North America underscores both the urgency and opportunity: 68% of banks will increase their tech infrastructure spending this year. And every surveyed institution has moved operations to the cloud; what's more, they plan to expand their presence there.

This signals an industry-wide push for omnichannel modernization that delivers seamless digital convenience alongside personalized service.

**92%**
of new current account balances in North America are via branches**

**87%**
of U.S. consumers say it's extremely, very or somewhat important that their financial institution has physical locations***

All data sourced from the *2025 State of Digital Transformation in Retail Banking* survey, 2025, unless stated otherwise. The survey was conducted by TechStudio™, an Energize Marketing® company, in partnership with FIS®.
**https://www.mckinsey.de/industries/financial-services/our-insights/the-state-of-retail-banking-profitability-and-growth-in-the-era-of-digital-and-ai
***https://www.independentbanker.org/w/2026-national-survey-report-what-consumers-say-about-branches

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Banks face growing pressure to modernize, deliver seamless digital experiences, and keep pace with rapid technological change. Today’s customers expect digital-first convenience but still value the human-centric service they associate with banking. This has ushered in the era of the ‘total experience’ in banking, where institutions must blend the digital and physical into one cohesive journey.”

**Shane McWilliams,** Head of Retail Banking, Digital One, FIS

# Modernization without disruption

Interest in embedded marketplace capabilities is rising. Many banks are exploring ways to expand offerings through fintech integrations, reflecting a broader shift toward composable, extensible platforms. Banks have an opportunity to turn this momentum into meaningful connected, adaptable experiences for their customers.

Many banks see a stark gap between these ambitions and their existing infrastructure. But when paired with modular, API-driven platforms, their existing systems can still unlock significant value. By integrating existing and new technologies, banks can fuse reliability with innovation and move forward with greater speed and confidence.

Keep reading to discover how your bank can resolve these tensions – and unlock long-term growth and robust risk management.

# Preserving the personal touch: Digital solutions for human connections

Bank leaders understand that customers want a “total experience” that blends digital convenience with the human touch. Survey findings show that targeted personalization ranks as the number one priority for retail customers, followed closely by live chat and financial wellness tools.

Banks are already investing in these areas: for example, 56% are exploring digital chat experiences, and 45% are looking at integrating marketing offers into their retail digital banking plans.

And while some institutions may worry that digital services might feel impersonal, technology can actually enable human connection: for instance, intuitive mobile apps can greet users by name and offer an experience that appears to be designed just for them. Built-in chat and video capabilities with security features can help extend branch-style service into digital channels.

So, a human-centric digital platform can clearly improve service and loyalty – helping banks not only deepen customer relationships but strengthen them at scale.

In an era where tech is everywhere, human-centric service will actually be your biggest competitive advantage.



Continuous innovation plus integration equals a future-proof strategy.

# Innovation that anticipates, integration that delivers

When considering a digital banking platform, banks have a consideration beyond enabling human connections: continual innovation. In today's fast-moving market, banks can't afford to sit still. Indeed, every bank in our survey is exploring or implementing generative AI, while over 99% of executives say open APIs and seamless connectivity are important for their strategy. Looking ahead, 70% plan to expand P2P payment offerings. These commitments highlight the importance of building innovation into your business strategy.

So, what's the problem? The traditional approach often results in a fragmented landscape of stitched-together systems that are "integrated" – complex and thankless work that drains IT resources and finite budgets. Leading banks have chosen a different strategy: an ecosystem model that enables plug-and-play integration of new modules and fintech partners. The result? The ability to offer cutting-edge services in less time and with less effort.

Just as importantly, banks can keep pace with change while remaining assured that everything will work in harmony. Financial institutions that embrace this strategy can reduce the risk of falling behind. They can receive regular capability updates through a platform designed to support integrated functionality.



FIS® Digital One™ offers a unified, flexible platform, open, cloud-native architecture and pre-built integrations – giving banks the ability to drive innovation without disrupting operations or adding risk.

In addition, FIS' model of continuous monthly updates means that new features are made available through regular updates, helping banks stay current with meaningful technology trends, subject to product availability, configuration, and applicable agreement terms.

# Continuous innovation within a unified platform: How Digital One delivers

How do banks find the balance between innovation and risk? And how do they ensure that they can continue to drive their digital transformation without losing the all-important human touch?

Digital One is a unified ecosystem that provides feature functionality out of the box, with minimal configuration, delivering efficiency and increasing banks' speed to market. Continuous updates to the cloud-native platform help banks stay current, connected and ready to adapt to changing business needs.

**We prioritize three principles:**

- **Integration:** Digital One comes pre-integrated with critical solutions. Out-of-the-box connectors link digital banking with both FIS and non-FIS core systems via open APIs; payments capabilities such as bill pay and P2P; advanced fraud prevention; and sophisticated analytics. The result: a seamless customer experience across digital channels and branches, and a simplified tech stack for the bank.
- **Flexibility:** Because of Digital One's open architecture, banks can quickly integrate new capabilities when needed. For example, it's easy to add emerging payment options – a key strategy as 70% of banks plan to expand P2P payment offerings beyond Zelle. The platform's design also anticipates future innovations such as new fintech apps or APIs, so they can be delivered with minimal lift.
- **Evergreen delivery:** Digital One's cloud-native platform is continuously updated, allowing banks to keep pace with the latest innovations while reducing architecture complexity and decreasing technical debt. The cloud also makes it easy and quick to launch new services or connect to new partners.

"We help our clients easily access and manage their customer base, both new and existing, with simple solutions that work seamlessly.



Hashim Toussaint,
Head of Ecosystem Banking & Commerce, FIS



**>99%**
of banks say connecting all key systems with open APIs is important

“Banks are rethinking digital experiences to meet rising customer expectations and build more connected, scalable ecosystems.”



**Shane McWilliams,**
Head of Retail Banking, Digital One, FIS

# An expandable ecosystem

In today’s environment, the agility to act when opportunities appear is critical. If banks can’t move quickly, they’ll lose customers to competitors who can.

Nearly all respondents understand this: 98% of banks are interested in offering a fintech “marketplace” of services, and 62% are very interested.

From chatbots and advanced onboarding to fraud-prevention capabilities, Digital One offers access to a broad range of features designed to help streamline modernization efforts.

Ultimately, our integration and partnership strategy allows banks to quickly match what their rivals offer – without months of integration work.

And many institutions are already taking advantage: more than 100 banks have deployed at least one of these plug-in solutions via Digital One.



**Payments:** With bank customers demanding faster and broader payment choices, Digital One’s Money Movement Hub offers real-time payments and expanded P2P options.



**Fraud and security:** With fraud and cyberthreats increasing in number, size and complexity, this is a critical capability for any bank. In fact, 99% of survey respondents are interested in enhancing fraud/risk management. Digital One can help support banks' security and fraud-detection objectives with integrated fraud-prevention tools, such as behavioral analytics from FIS/ThreatMetrix.



**Targeted engagement and analytics:** FIS’ customer analytics module helps banks leverage data for personalized marketing and financial wellness. In the survey, 24% of bank executives said personalized offers are the top priority for their customers. That is the highest of any of the services we asked about – validating the importance of this capability.



**Partner fintech solutions:** Banks can access pre-integrated fintech offerings from Digital One’s Tri-Force partners, including Glia for AI-powered chat, Amount for digital account opening/loans, and NGData for AI-driven personalization – allowing them to quickly and seamlessly offer best-in-class features as part of their platform.

# Modernize with confidence

Modernization is no longer optional; it's an urgent strategic priority. That's clear from the proportion of banks doubling down on tech investments and cloud transition.

But the key to driving growth is modernization with a human touch. A flexible digital ecosystem like Digital One allows banks to quickly and safely integrate new capabilities and solve real problems for customers – all while preserving the personalization that customers want.

It could be a daunting prospect. But banks don't have to modernize alone. In fact, having a strong technology partner is crucial to modernizing with confidence and without compromise. With Digital One and its extended ecosystem, banks can deliver better services that drive growth and retention, with the support of a partner that understands their needs.

**68%**
of surveyed banks are increasing their tech spend this year

There's no time to waste. By embracing continuous innovation and an integrated ecosystem, banks can confidently navigate their digital transformation and stay ahead of both customer expectations and competitor offerings.

**Want to see how FIS can help your bank unlock growth and flexibility? Schedule your strategic consultation today.**

LET'S TALK



## 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 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.

## 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 and Poor's 500® Index. To learn more, visit FISglobal.com. Follow FIS on LinkedIn, Facebook and X (@FISglobal).



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