



The innovation imperative for credit union leaders

Architect your credit union's future

FIND YOUR UNLOCK



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Understanding modern member expectations

Members demand seamless experiences and personalized service.

Credit union members bring elevated expectations shaped by tech-savvy industries. They want instant, secure and easy access to financial services – whether on mobile devices, online or in person. Additionally, they expect personalized support that reflects their individual financial goals.

Balancing these expectations with operational efficiency often proves challenging for credit unions that are juggling legacy systems and limited resources. To stay competitive, credit union leaders must embrace technologies that deliver consistent omnichannel experiences while aligning with cooperative values. Striking this balance improves member retention and fosters trust.

FIS® offers expertise and adaptable solutions designed to optimize the member experience. By integrating modern tools tailored to credit union environments, we help reduce friction and deliver services that resonate with your members' needs.

Credit unions that provide deep personalization experiences see up to a 4x increase in user engagement, new accounts and new members.

Source: The 2025 Credit Union Digital Experience Report, Finalytics.AI



Delivering “the right offer at the right time” can significantly boost product uptake and deepen a member’s relationship with the credit union.

Did you know?

Scalability is not just about technology; it also impacts operational strategy.

The innovation imperative for credit union leaders

Scalability matters: Unlocking growth potential

Scalability is the foundation for sustainable success.

Credit union growth demands systems that scale to meet member needs while driving operational efficiency. Without scalable frameworks, credit unions risk falling behind competitors and fintechs, which easily adapt to market changes.

The implementation of API ecosystems and modular technologies can solve this challenge. Scalability empowers credit unions to expand their service offerings, handle larger transaction volumes, and seamlessly integrate third-party solutions. It also facilitates agile responses to shifting member expectations and regulatory demands.

FIS excels at crafting scalable technology platforms tailored specifically for credit unions. Our solutions evolve alongside your institution while reducing inefficiencies through automation and streamlined workflows. This approach ensures your systems remain competitive as you grow.

Financial institutions saw 193% ROI when investing in open platforms and API modernization.

Source: The Total Economic Impact of FIS Code Connect; Forrester



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Future-proofing your credit union's technology

Build agility to adapt to industry challenges.

In a financial landscape where innovation drives member satisfaction, adopting forward-looking technology is non-negotiable. However, many credit unions lag due to outdated systems incompatible with today's demands.

Future-proofing involves building a composable, integrated tech environment capable of tackling future needs without major structural overhauls. The goal is to ensure continued relevance and simplify the work for your teams. Advanced tools, such as AI-powered analytics and intuitive interfaces, play a vital role in improving productivity while enhancing member experiences.

With its proven expertise, FIS delivers modular, adaptable products to safeguard your credit union's future. Intuitive technology, combined with strategic planning, ensures long-term success as the industry evolves and member expectations change.



A flexible platform empowers you to architect your credit union's future.



WATCH THE VIDEO



Did you know?

Winning over younger, digitally savvy customers could represent a \$5 billion to \$10 billion revenue opportunity for credit unions.

Source: The Digital Imperative for Credit Unions; McKinsey & Company



The innovation imperative for credit union leaders

The ROI impact of innovation

Measure success with data-driven technology investments.

In uncertain economic times, innovative technologies are an essential driver for cost savings and growth. From reducing manual workflows to improving onboarding efficiency, innovation makes direct contributions to a credit union's bottom line.

By investing in advanced tools like process automation and data analytics, credit union leaders save on operating costs while delivering faster, more reliable member services. Studies show that organizations prioritizing innovation see higher cross-sell rates and member satisfaction scores alongside a streamlined cost structure.

FIS brings decades of expertise in designing solutions that deliver quantifiable ROI. From tailored onboarding platforms to scalable fraud management, we ensure your technology investments yield measurable success.

Top-performing credit unions, those investing an average of 5.6% of their assets in innovation, experience a lower member churn rate of 1.7%, compared to bottom performers with a 3.1% investment and a 3.3% churn rate.

Source: Credit Union Advantage: Seven Trends Driving Future Growth; PYMNTS Intelligence and Velera



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Personalization through data-driven insights

Leverage data to create tailored member solutions.

Credit union executives can no longer rely on "one-size-fits-all" financial services. With members demanding customized plans and real-time advice, data plays a critical role in identifying what members want and how to offer it.

Advanced analytics not only identify trends but also enable predictive modelling to foresee member needs. This data transforms how credit unions deliver personalized solutions, such as tailored loan packages or financial wellness tools, fostering greater engagement and loyalty.

FIS blends robust analytics with actionable insights to help you act on member feedback. Our platform provides the intelligence needed to make higher-impact decisions aligned with member expectations.

Financial institutions that use predictive analytics for personalized marketing see a 10-15% increase in product adoption rates and a 25% higher member retention rate.

Source: Predictive Analytics in Credit Unions: Turning Data into Actionable Insights



Prediction models enable smarter auto loan decisions.

Centralized data platforms are the first step to personalization.



Compliance tools
also reduce manual
processes.

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Protecting privacy, compliance and trust

Guard sensitive data while strengthening member loyalty.

Maintaining trust hinges on safeguarding sensitive member data and complying with ever-tightening financial regulations. Breaches not only harm a credit union's reputation but can lead to regulatory fines and a loss of member confidence.

Automated compliance tools can simplify workflows and provide robust security. In parallel, real-time fraud detection acts as a safeguard against account takeovers and phishing attacks. Transparency around these measures helps build lasting trust.

Through FIS' platform, credit unions gain access to comprehensive compliance tools, bolstered fraud protection and multi-layered encryption. This ensures data integrity, enhances operational transparency, and reinforces your reputation as a safe harbor for members' finances.

80% of members believe it's their credit union's responsibility to protect their personal information and identity.

Source: Cybersecurity is the New Trust Currency for Credit Unions, According to Aura Research



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Architect your credit union's future

FIS® is your trusted partner that meets you where you are and advises you on what's next. We combine decades of leadership, business acumen and industry expertise with the most comprehensive, composable ecosystem to make financial technology drive value for you. That means we derisk your journey to power better experiences that deliver growth, differentiation and efficiency. Together, we can fuse reliability with innovation to architect your credit union's future.

FIS AffinityEdge is an open core platform that connects you to a robust ecosystem for advanced banking technology, payment processing, digital interfaces and fraud prevention – all seamlessly integrated. Wherever you are in your journey, AffinityEdge provides the tools to meet your members' needs, whether their money is at rest, in motion or working toward financial goals.

Contact our team today to schedule a consultation and learn more.

CONTACT OUR TEAM TODAY



FIS AffinityEdge empowers innovation and elevates connections.

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.

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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