



Turning branches into real growth drivers

Unlock branch-led deposit growth with modernized banking operations

Executive summary

This guide is for banking executives and operations leaders: Chief Retail Officers, Heads of Branch Banking and Chief Digital Officers alike. You face pressure to show the branch channel earning its keep on deposit growth, not just processing transactions.

It will be most useful if your institution:

- Runs two or more core or teller systems, and your staff feels friction every day
- Knows the branch is underperforming as a growth channel but hasn't figured out why
- Is actively evaluating a unified banking platform and needs confidence in that decision
- Needs a business case with real numbers to get internal investment approved

The deposit growth your institution is after isn't hiding in a new market or a rate campaign. It may be sitting in your existing branches, in conversations that almost happen but don't quite get there. Fragmented systems, data your staff can't pull up mid-transaction and a branch model designed around cost rather than revenue are what get in the way.

This guide covers three ways to close that gap: align technology, enable frontline decision-making and leverage branches as revenue contributors.

Introduction

The branch isn't dying. It's underused.

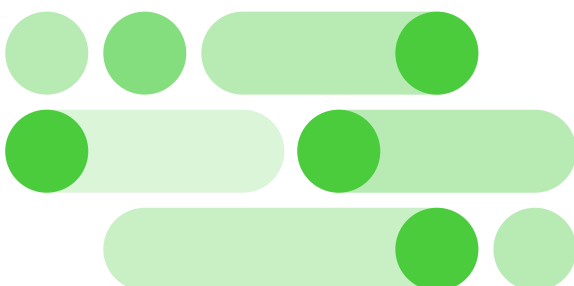
Research indicates that many high-value banking products, such as mortgages and business loans, still close in person, reflecting the importance of branchbased interactions. More than 40% of customers seek in-person help for complex financial needs.¹ Banks don't have a demand problem. They have a gap between customer opportunity and frontline execution.

The branch isn't going away. But in most institutions, it's running below its potential as a deposit growth channel. It's not that customers have stopped coming in. It's that the staff handling those visits are working from incomplete information, outdated processes and a job description written when the branch's main job was transaction throughput.

Your tellers and bankers are your most direct opportunity to drive revenue growth. When they have the right tools and data, they can shift from processing transactions to building relationships that support longterm deposit growth.

- 65% of consumers say branches are important for opening new accounts and resolving complex issues²
- 40% more revenue is generated by organizations that get personalization right vs. peers that don't³

Your frontline staff has more customer contact than almost any other function, yet they're often the least equipped to act on those moments. Providing a complete customer view, offering real-time guidance and aligning incentives with relationship growth positions the branch to operate as a growth driver.



Branch deposit growth isn't a demand problem. It's a tools and incentives problem. When your systems share data, your frontline staff can see the full customer picture, and your branch KPIs reward growth instead of just efficiency. Therefore, the economics change.

Banks that have made this shift report seeing progress in higher conversion rates, increased new account volumes and improved retention.



The problem: Untapped growth in the branch

Ask most retail banking leaders whether their branches are performing and you get a qualified yes. Operations are running. Transactions are processing. Compliance is observed. But deposit growth? That's a different conversation.

The problem isn't foot traffic. It's what happens once a customer walks in. A teller handling a routine transaction typically has no view of what that customer holds elsewhere, what they've done online recently, or what they might need next. That information exists somewhere in the bank's systems. It just isn't in front of the person who could act on it.

Stack that on top of a branch model that is still measured on cost and throughput, and you have a channel that's built to be efficient rather than productive. The staff might be excellent, but the structure works against them.

What a modern branch platform must do

- Give staff one screen with the full customer picture: accounts, history, recent digital activity, open opportunities
- Surface the relevant next step during the interaction, not after the customer has already left
- Connect to existing core and teller systems with minimal disruption to core infrastructure
- Send branch-level growth data back to management in near-real time: conversions, new accounts, deposit volume
- Flag specific, actionable prompts during transactions, e.g., when a checking account is sitting with a large idle balance that would be better served by a savings product

Strategy #1: Modernize and unify your branch technology

Modernizing your branches doesn't mean replacing your core. You can pursue it on your own terms, by deploying a unified platform designed to sit on top of your existing systems and bring them together into one interface.

The most common complaint we hear from branch banking leaders isn't that their staff can't sell. It's that their staff is toggling between multiple disconnected systems just to answer a basic question. That's a technology problem, and it has a solution that doesn't require large-scale system replacement.

FIS® Digital One™ Banker and Digital One Teller unified front-end platforms are designed to pull account details, transaction history, product holdings, and recent digital activity into one place. The goal: staff spend less time hunting for information and more time using it. One screen, full context, near-real time.

The intelligence layer on top of that is where deposit growth opportunities emerge. When a customer comes in and the system flags a maturing certificate of deposit (CD) with no replacement product in place, bank staff have something specific to work with. When a checking account shows a large idle balance, the platform is designed to surface a savings product prompt right on the screen, helping turn a routine deposit into an advisory moment between bankers and customers. That's not upselling. That's informed, relevant engagement. It's empowering your frontlines.

Here's how:

One top-tier regional institution recently unified three core systems under a single platform with Digital One Banker and Digital One Teller solutions. The institution expects service times to decrease, while cross-selling is anticipated to become more consistent because staff are expected to have the information they need. The rollout was phased over 18 months. No core replacement was required.

That's what core-agnostic means in practice: the ability to run new branch capabilities across both FIS and non-FIS core systems, modernizing with minimal disruption to what already works.



Strategy #2: Turn every transaction into a real conversation

Every routine transaction is a chance to grow a relationship.

The shift here isn't about turning bankers and tellers into salespeople. It's about giving them enough context to ask one good question. "Are you still using this account for your emergency fund, or has that changed?" Or "Your CD matures next month. Have you given any thought about what comes next?"

The goal is to move bank staff from reactive transaction processors to proactive advisors.

FIS® Targeted Engagement powered by NGDATA is designed to enable this at scale. When the system surfaces a prompt based on the customer's actual profile rather than a generic product push, the conversation is grounded in something real, which can make it easier to start and easier to close.

50+% of consumers want a human in the room when a financial decision carries real complexity⁴

Strategy #3: Manage the branch like a revenue channel

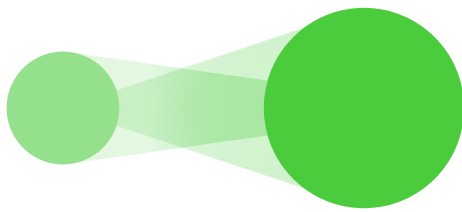
Leading banks no longer view the branch as a cost center. They manage it as a revenue channel with defined performance expectations. If branches are measured on cost per transaction and wait times, those are the outcomes teams will optimize.

Institutions seeing the strongest results have reset how they define success. They focus on deposit growth per branch, new account originations, cross-sell conversion and changes in customer satisfaction. These metrics align behavior with growth and can produce more consistent, measurable outcomes.



Metrics that focus branch behavior on growth

- Deposit growth per branch and per customer relationship
- New account openings by product type and by branch
- Cross-sell conversion rate: opportunities identified vs. products opened
- Customer satisfaction scores tracked at the branch level
- Digital-to-branch handoff rate: high-intent online sessions that convert at the branch
- Customer lifetime value and deposit balance growth per customer relationship



Changing the metrics only works if the incentives change with them. Branch managers evaluated on operational efficiency will optimize for operational efficiency. Tying manager compensation to deposit growth targets and customer retention rates, not just transaction counts, is what helps make the shift sustainable. Without that connection, the new KPIs become noise.

Alongside the metrics shift, invest in people. Growth mindset training via FIS Academy for branch staff, teaching them how to spot cross-sell cues, have needsbased conversations and drive product adoption naturally while still delivering good service, can be one of the higher-return investments a bank can make in its branch network.

The digital side matters here, too. A customer who starts an application online via FIS Origination Suite and shows up at the branch to finish it is one of the highest-intent interactions in retail banking. When staff can see that digital history before the conversation starts, they are better positioned to understand what the customer needs.

Looking ahead in 2026: Traditional branch vs. Modern branch

Traditional branch (cost center)	Modern branch (growth engine)
Role of staff: focused on speed and accuracy of routine tasks	Bank staff operate as advisors, focused on personalized service, relationship-building, and cross-sell opportunities
Multiple disconnected systems, limited customer visibility	Unified platform with full customer context on a single screen
Interactions are transactional and impersonal	Seamless and consultative: staff have the data to offer relevant advice and connect digital and in-branch experiences
Measured on cost control, transaction volume and wait times	Measured on deposit growth, product adoption and customer satisfaction, positioning the branch as a revenue contributor
Digital and branch run in separate silos	Bi-directional data sharing connects digital activity to branch conversations and back

How to evaluate a branch platform solution

The market for unified branch platforms is crowded, and pitches tend to sound the same. These questions

are designed to cut through that. Knowing what to ask matters less than knowing what a real answer looks like.

Criterion	Questions to ask	What good looks like
System integration	Does this platform connect to our existing core and teller systems without a full replacement?	Core-agnostic architecture with established integrations
Real-time data access	Can staff see a full customer view on one screen during a live interaction?	Single unified interface, rapid retrieval, no manual lookups
Next-best-action guidance	Does the platform surface contextual product prompts during transactions, not after?	Embedded prompts tied to the customer's actual profile and behavior
Digital-branch connectivity	Can branch staff see what a customer did online or in the mobile app before they walked in?	Bi-directional data flows designed to provide clean handoff from digital to branch
Analytics and reporting	Can we track deposit growth, cross-sell conversions and satisfaction at the branch and employee level?	Configurable dashboards with growth KPIs alongside operational data
Implementation and support	What does rollout look like and what training is provided for frontline staff?	Phased options, dedicated enablement resources, and ongoing training support



Self-assessment: Branch transformation readiness checklist

Platform selection is only part of the work. Before partner conversations, it's worth an honest look at where the bank actually stands. The gaps don't

disqualify you from moving forward, but they tell you what else needs to happen at the same time.

Readiness question	Yes – Ready to act	No – Address first
Do you have a clear view of deposit performance by branch today?	Proceed with platform selection	Establish baseline metrics first
Are your branch systems currently fragmented across multiple platforms?	Unified platform is a priority investment	Evaluate integration gaps before buying
Has leadership aligned on growth vs. efficiency as the branch's primary purpose?	Begin partner conversations	Secure leadership alignment on branch mission first
Does frontline staff have access to customer product history and digital activity in real time?	Optimize and expand	Data access and integration is your first project
Is there a training and enablement program in place for relationship-based conversations?	Platform is designed to accelerate existing capability	Build the playbook alongside the technology
Are branch manager incentives tied to deposit growth and retention, not just operational metrics?	Growth culture is in place	Realign incentive structure before or alongside platform rollout



Measuring success and ROI

One common mistake in branch modernization is measuring the technology instead of the outcome. System uptime matters. Integration quality matters.

But the CFO isn't going to ask about either of those in twelve months. Here's what to track instead.

Metric	Cadence	What to measure
Deposit growth per branch	Monthly/quarterly	Baseline plus percent growth vs. prior period
New account openings	Monthly	Volume by customer and by employee
Cross-sell conversion rate	Monthly	Opportunities identified vs. products opened
Customer satisfaction (CSAT/NPS)	Quarterly	Branch-level score vs. digital-only cohort
Employee engagement and confidence	Quarterly	Self-assessment plus manager coaching scores
Time-to-serve per interaction	Monthly	Reduction vs. pre-platform baseline
Customer lifetime value/deposit balance growth	Quarterly	Per-customer relationship value vs. prior period

What tends to go wrong

- Pushing too many features at once before staff has absorbed the basics. Complexity is the fastest way to kill adoption.
- Treating the training as a one-time event instead of building it into how branches operate on an ongoing basis.
- Updating the KPIs on paper while leaving the underlying incentive structure exactly as it was.
- Leaving deposit growth accountability scattered – someone specific needs to own the number at the branch level.
- Undergoing a partial integration that wires up some systems but leaves others out, effectively recreating the same data silos under a different name.

Most failed implementations trace back to one of these. All of them are addressable in the planning phase.



Conclusion: The growth is already in your branches

The deposits you're after aren't sitting in a segment you haven't reached. They're in relationships your branches are already touching, in conversations that get most of the way there but don't quite land.

Closing that gap requires aligned technology, consistent frontline execution, and metrics tied to growth. Get the systems working together so staff can see the full customer picture. Build the habits and the playbooks, so they know what to do with that information. Point the metrics at growth, not just efficiency.

[Learn more](#)

Repositioning the branch from cost center to growth engine is how banks can work toward unlocking hidden revenue with empowered frontlines.

Digital One Banker and Digital One Teller solutions provide the infrastructure designed to support this across your existing core systems, at a pace suited to your institution. We start with where you are, not where a generic roadmap says you should be.

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^{1,2}Accenture – [Banking Consumer Study: Reignite Human Connections](#)

³McKinsey & Co. – [The value of getting personalization right—or wrong—is multiplying](#)

⁴Northwestern Mutual – [Human Connection Over Machines: Americans Trust Advisors More Than AI for Financial Advice](#)

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