



7 questions banks are asking before scaling

Unlock the next phase of commercial banking in Asia-Pacific

1. Do we need a full transformation before seeing benefits?

No. Banks in Asia-Pacific (APAC) tend to prioritize high-volume, high-impact areas first – often supported by modular, core-agnostic, cloud-ready platforms, such as payments processing or onboarding throughput, where efficiency gains are immediate.

2. What actually improves efficiency at scale?

When processes are standardized, automated and supported by a single platform, banks can scale without performance breaking down. That's where you start to see faster turnaround times and more predictable outcomes.

3. How do banks in APAC support real-time and cross-border activity?

Banks that invest in cloud-ready, high-performance platforms like FIS® Digital One™ Commercial can support multi-currency activity, Foreign Exchange (FX) and high-volume cross-border flows without adding friction for the customer (banks must overlay compliant controls).

4. Where do commercial banks in APAC see the greatest operational value?

The biggest gains are in day-to-day operational efficiency and control. Banks focus first on strengthening core workflows such as transaction processing, risk monitoring and compliance management at scale. In many APAC markets, stability, visibility and regulatory confidence come before experience-led innovation.

5. What tends to get in the way of progress?

Progress often slows when infrastructure cannot keep up with deposit growth, transaction volume or regulatory demands. Without a scalable platform foundation, expanding across markets becomes more complex. Until those gaps are addressed, expansion tends to be uneven.

6. How do banks approach ecosystem integration?

In APAC, ecosystem integration usually follows operational maturity and platform readiness. First, banks get core processes working efficiently. Then they start opening up integrations with third parties and platforms. Trying to layer ecosystems onto inefficient or disconnected systems usually creates more strain than value.

7. How long does it take to see results?

Efficiency gains tend to show up quickly, especially when automation is applied at scale, specifically in processing speed and throughput. From there, improvements in customer experience and transaction growth follow. In high-growth markets, those gains can scale quickly once a modern, cloud-ready, API-first platform is in place.

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