

The FIS logo is located in the top left corner. It consists of the letters 'FIS' in a bold, sans-serif font. The 'F' and 'S' are green, while the 'I' is white. Above the 'I' are three small green dots. The background of the entire page is a photograph of a woman with long dark hair, wearing a light-colored jacket, looking to the right and holding a smartphone. The scene is set at night in a city with illuminated buildings and a purple light structure in the background. A large, semi-transparent purple circle is overlaid on the image, framing the woman's head and shoulders.

FIS

Celent.  
a GlobalData company

2026

# Moving the needle with digital cardholder engagement

From features to AI-first experiences

FIS view

## Welcome to the next era of digital cardholder engagement

**For card issuers, digital delivery channels are coming of age. With mobile-first experiences now a baseline customer expectation, your ability to empower and engage your cardholders is more critical than ever.**

Digital banking adoption has surged to all-time highs, with mobile applications emerging as the dominant engagement channel. Today, consumers rely on mobile platforms not only to conduct transactions but also expect delivery of real-time insights and greater self-management over their financial lives.

In a crowded market, however, engagement isn't always easy for card issuers. Keeping cardholders hooked requires mobile apps to deliver an increasingly rich and deep digital experience that adds value at every touchpoint. The payoff is significant: increased usage, higher transaction volumes, reduced fraud, and lower servicing costs.

To investigate the challenges and opportunities of digital cardholder engagement, FIS® has partnered with global research and advisory firm Celent to produce this report, "Moving the Needle with Digital Cardholder Engagement: From Features to AI-First Experiences." With insights from Celent's latest surveys of banks worldwide, the report reveals exactly what it takes to win – and continue winning – at engaging cardholders through mobile channels.

### Digital engagement drives spending

A stronger digital experience drives higher card usage and deeper loyalty – and the metrics make that clear.

Across a diverse set of U.S. financial institutions, users of FIS's premium mobile card management platform – Card Suite Pro:

**Conduct**

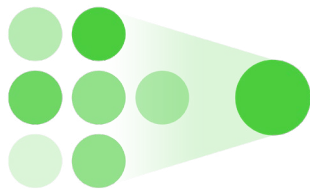
**2.1x more**  
transactions per month  
than non-users

**Spend over**

**1.7x more**  
per month on their cards

**Transact with**

**2x more**  
unique merchants  
each month



These figures compare Card Suite Pro users to non-users at the same financial institution – same program, same market, same demographics.

By becoming a consistent part of more everyday purchase moments, the card moves from a commodity to a more integral – and less replaceable – part of everyday life.

### Sophisticated experiences will help your financial institution stand out

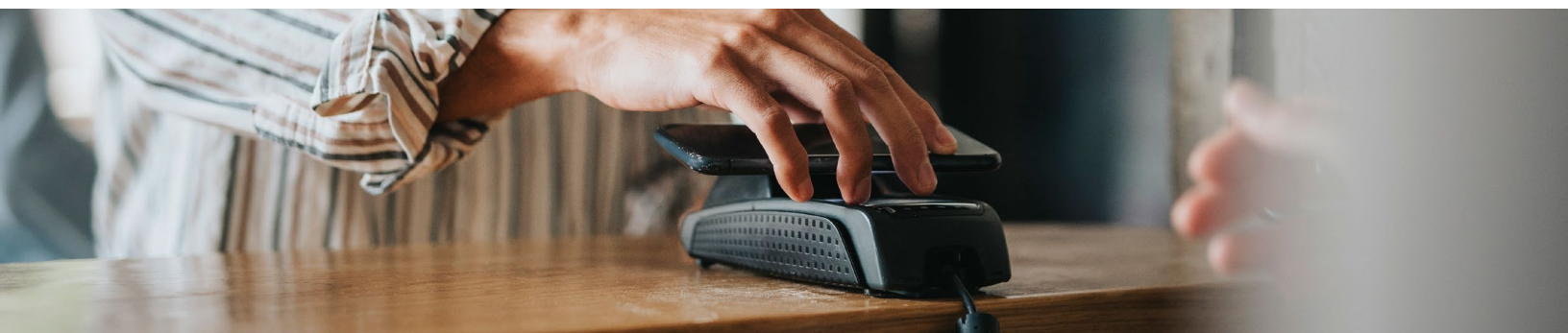
A key finding by Celent is that, when it comes to digital engagement capabilities, not all of today's card issuers are equal. While most banks offer basic card controls and alerts, only the very best-in-class provide truly differentiated, premium digital experiences. The gap between best-in-class and average FIs is widening, and the institutions losing primary relationships to challengers are disproportionately those stuck at the basic tier.

**With Card Suite Pro, FIS is investing in advanced engagement capabilities – including dynamic transaction notifications, next best action prompts, subscription management, and in app card delivery updates – to help issuers drive spending, reduce friction, and accelerate activation. Looking ahead, new low-friction identity verification capabilities planned for late 2026 will aim to further strengthen security while improving the cardholder experience**

### The future of digital cardholder engagement starts here

The future, of course, will be shaped by AI. As this report recommends, now is the time to start laying the foundation for AI-driven innovations in digital engagement, from enabling AI copilot mode for cardholders, to supporting agentic commerce and getting ready to interact with customers' AI agents.

Central to this foundation are what Celent calls "orchestrated digital cardholder experiences". Ready-made, turnkey solutions like Card Suite Pro, bring together sophisticated engagement capabilities while helping to simplify operations, reduce support costs, strengthen loyalty, and future-proof mobile experiences.



# Moving the Needle with Digital Cardholder Engagement

From Features to AI-First Experiences

Zil Bareisis

April 15, 2026

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# Executive Summary

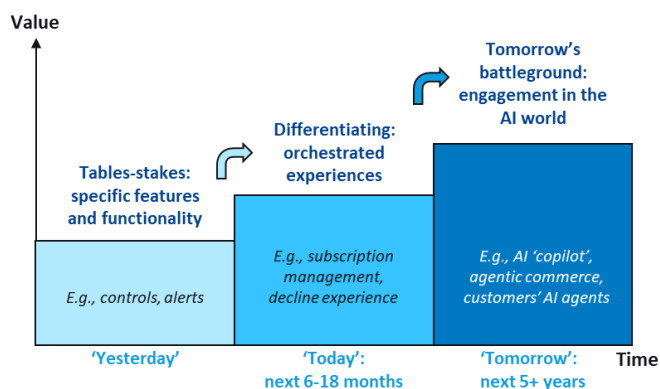
Over the last decade or so, card issuers have witnessed an irreversible shift: Their customers have gone digital and expect to do ever more via digital channels, especially mobile. Consumer digital products and lifestyles continue to drive high expectations for usability, convenience, transparency, and proactive assistance.

This shift in consumer behavior led to issuers racing to invest in enhancing digital channels, add more features and functionality, and become mobile-first. Celent's latest Dimensions study shows that retail banks not only continue to view digital channels as their top priority, but they are also increasing investment there. It's not surprising. Done well, digital customer engagement benefits financial institutions across all performance levers, leading to increased revenue and reduced costs and risks.

As a widely used payment method, cards offer unique opportunities for digital engagement. Issuers can and should be engaging cardholders digitally across the entire lifecycle, from preparing and setting things up to enable transactions to ongoing servicing and problem-solving. However, not all issuers yet offer the same set of capabilities. In its analysis, Celent distinguishes between what it considers to be table-stakes – i.e., most issuers are offering these capabilities already – and those that can help differentiate and stand out from the crowd.

Leading issuers are moving from enabling individual features and functionality (e.g., basic card controls, alerts) to orchestrating increasingly sophisticated experiences such as subscription management or providing real-time guidance and advice if a transaction is declined. As they look forward, issuers should prepare for engagement in the AI world: enabling AI copilot mode for cardholders, supporting agentic commerce, and getting ready to interact with customers' AI agents.

**Figure 1: Evolution of Digital Cardholder Engagement**



Source: Celent

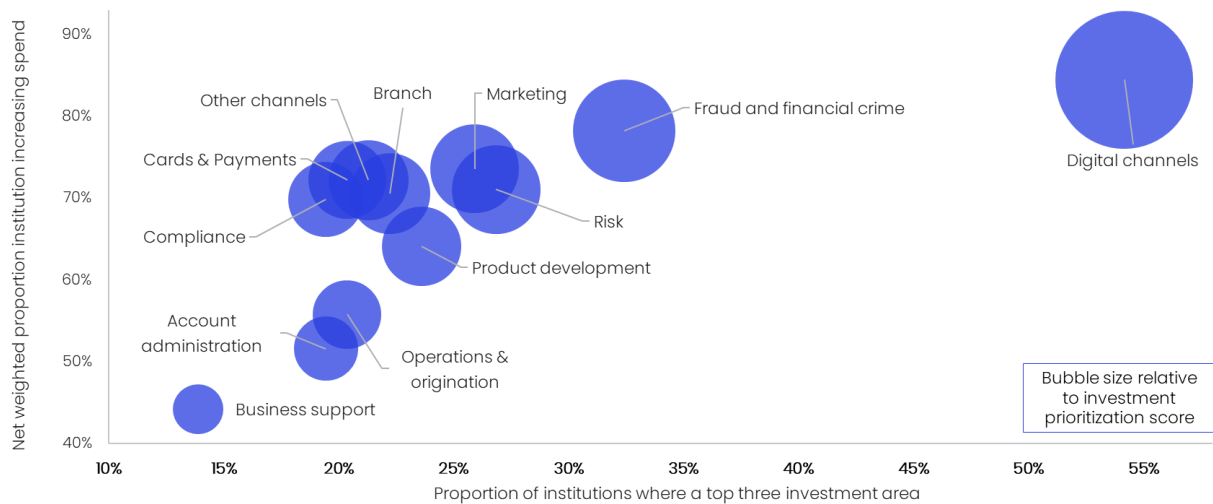
The stakes are high. Working with the right partners can help banks deliver the best-in-class digital cardholder engagement today and tomorrow.

# Why Digital Cardholder Engagement Matters

Over the last decade or so, card issuers have witnessed an irreversible shift: Their customers have gone digital and expect to do more via digital channels, especially mobile. Consumer digital products and lifestyles continue to drive higher expectations for usability, convenience, transparency, and proactive assistance.

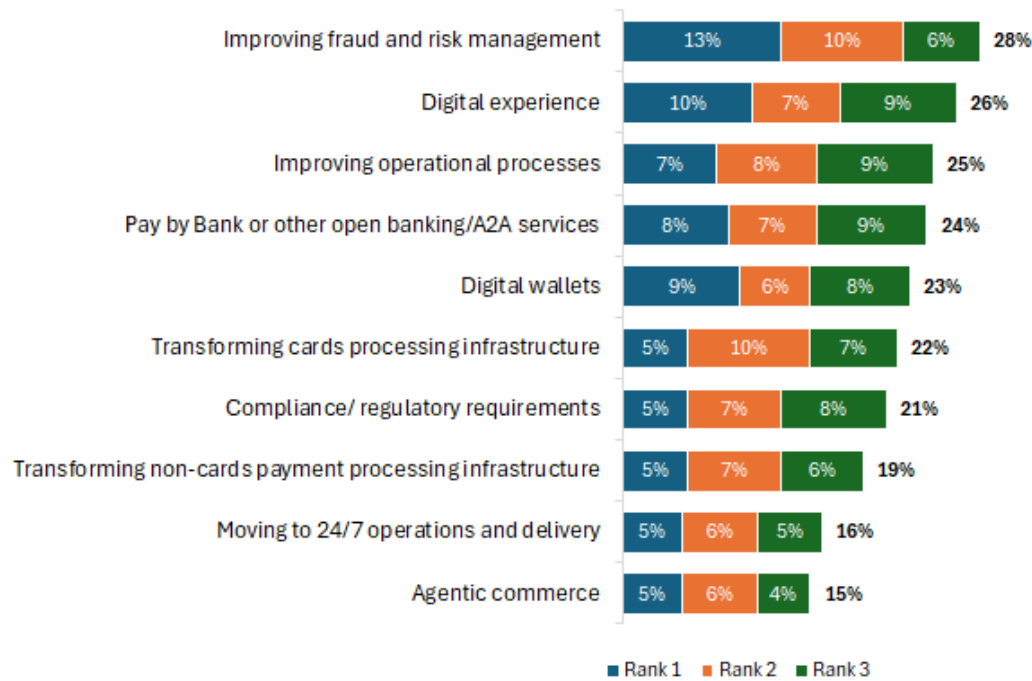
This shift in consumer behavior led to issuers racing to invest in enhancing digital channels, add more features and functionality, and become mobile-first. And there are few signs of that investment slowing down. Celent’s latest Dimensions study shows that retail banks not only continue to view digital channels as their top priority, but they are also increasing investment there (Figure 2).

**Figure 2: Retail Bank Technology Investment Spending Priorities 2026 by Business Function**



Source: Celent Dimensions Survey 2026 Base: All retail banking respondents (sample: 216)  
 Questions: Where are your largest technology investment projects for 2026? (X-axis);  
 Please indicate the percentage change in IT spend expected in 2026 (vs 2025) for the following categories (Y-axis)

When asked about their investment priorities specifically in payments, 26% of retail banking executives in the same study cited ‘digital experience’ as one of their top three priorities, just behind ‘improving fraud and risk management’ and above ‘improving operational processes’ (Figure 3 below).

**Figure 3: Top 10 Retail Bank Investment Priorities in Payments, 2026-2027**

Source: Celent Dimensions Survey 2026 Base: All retail banking respondents (sample: 216)

Question: Which of the following areas are your most important investment priorities in payments over the next 12-18 months?

It's not surprising that digital engagement dominates bank investment priorities. Done well, it benefits issuers across all performance levers, leading to increased revenue and reduced costs and risks (Figure 4 below):

- More customers:** solid digital experiences help attract more digitally savvy customers, and help retain existing ones, increasing their satisfaction and loyalty. For example, Utah Community Credit Union (UCCU), winner of Celent Model Bank 2021 award for Retail Payments, "has aggressively developed its digital capabilities and, as a result, has attracted a relatively young member base."<sup>1</sup> However, increasingly, it's not just the young that are digitally savvy, but older customers as well, who are also looking for similar features and functions.
- More transactions:** If customers love their card and feel secure and in control, they are more likely to make it "top of wallet," leading to more transactions and more revenue to the issuer. Industry participants report to Celent seeing "between a 5% to 50% increase in engagement" because of advanced digital cardholder experiences, which in turn leads to "increasing Top of Wallet share by 5% to 20%."<sup>2</sup> Another important benefit is uninterrupted ability to transact—even if the card needs to be canceled because of fraud or loss, many issuers can now reissue the card and provision a digital token into a wallet immediately, allowing customers to carry on while waiting for their new physical card to arrive. This should not be underestimated: Before digital issuance became the norm, banks went to great lengths to offer alternative solutions to their cardholders. For example, Capital One won

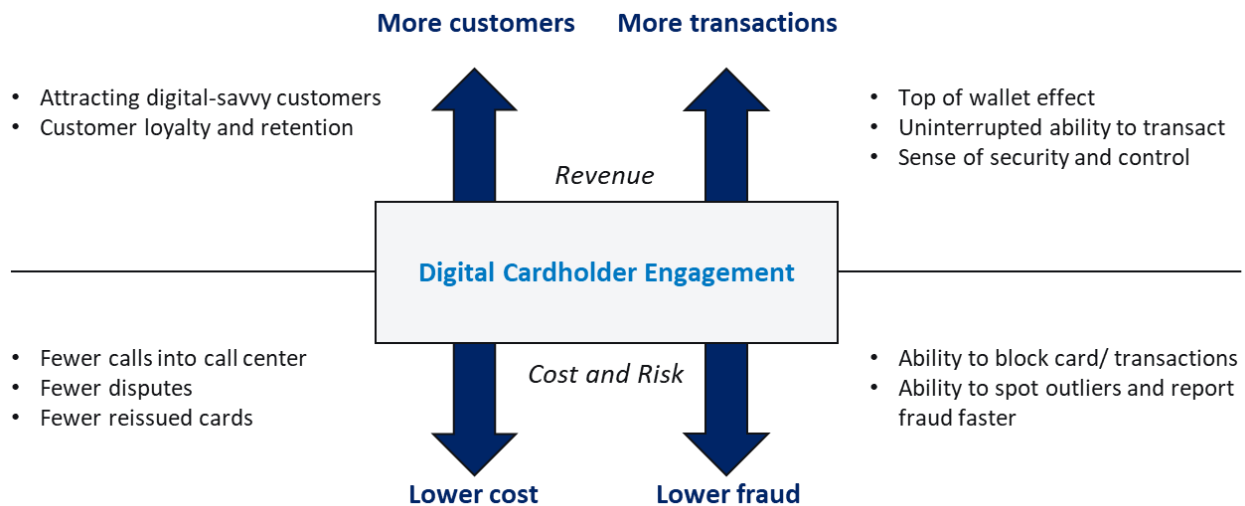
<sup>1</sup> Source: Celent case study, [Utah Community Credit Union: Engaging Tech-Savvy Customers with Digital Card Experiences](#)

<sup>2</sup> Source: Celent report, [Next-Gen Card Issuer Processors in the US: Ready to Capture Credit Card Opportunity?](#)

Celent’s Model Bank Cards Innovation award back in 2018 for its Fraud Unlock solution<sup>3</sup>, which allows users who have had fraud on their credit card to continue to use the card in their hands by “unlocking the card” for transactions for a limited time window. Not only this maintains the flow of transactions, but it also reduces customer attrition, always a risk during the fraud process.

- **Lower fraud:** While there is no substitute for sophisticated fraud management tools monitoring transactions, card controls make customers more active participants in helping manage fraud, and the impact of ability to block different types of transactions should not be underestimated. Furthermore, transaction enrichment tools help customers notice fraudulent transactions sooner. Again, UCCU has shared with Celent that before the cardholder engagement app, “It often took three transactions for users to notice fraud; now, users notice it after just one transaction.”<sup>4</sup>
- **Lower cost:** Digital cardholder engagement tools make customers more self-sufficient, reducing branch visits and calls into the call center. Better understanding of transactions, for example, through enrichment and visualization tools, leads to fewer unnecessary disputes, while ability to temporarily freeze the card might give customer some extra time to find a misplaced card, rather than ask for a replacement. BMO, Celent’s Model Bank 2025 award winner for Payments Innovation, found that over one million BMO clients use the card control features annually, reducing the need for contact center calls by approximately 3.5 million calls. The service has also seen a 12% year-over-year growth in adoption, reflecting its effectiveness and popularity among clients, while debit transaction enrichment solution was the fastest product to hit one million views in BMO digital history!<sup>5</sup>

**Figure 4: Selected Benefits of Digital Cardholder Engagement**



Source: Celent

<sup>3</sup> Source: Celent report, [Capital One: Fraud Unlock Case Study](#)

<sup>4</sup> Source: Celent case study, [Utah Community Credit Union: Engaging Tech-Savvy Customers with Digital Card Experiences](#)

<sup>5</sup> Source: Celent case study, [Bank of Montreal: Delivering Superior Digital Payments Experience](#)

# Current State of Digital Cardholder Engagement

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Engaging cardholders digitally, especially via mobile, is increasingly commonplace. However, not all issuers yet offer the same set of capabilities. Analysis in this section will help issuers stand out from the crowd.

Celent has been tracking developments in digital cardholder engagement for over a decade. Regular conversations in the industry with both issuers and technology vendors, as well as nominations we receive for our Model Bank awards program, allow us to maintain a perspective on “what good looks like.” Furthermore, we’ve just conducted a large-scale research program reviewing nearly 30 card issuer processing solutions, giving us additional and up-to-date insight into state-of-the-art capabilities in digital cardholder engagement.

First, we’ll look at the engagement capabilities. Then, we’ll consider options the issuers have for delivering those capabilities.

## Engagement Capabilities: Tables-Stakes vs. Differentiators

Digital cardholder engagement sometimes is viewed as synonymous with card controls and alerts. While it’s true that controls and alerts are an important component, such narrow view of digital engagement is mistaken. Issuers can and should be engaging cardholders digitally across the entire lifecycle, from preparing and setting things up to enable transactions to ongoing servicing and problem solving. Figure 5 below shows digital cardholder engagement capabilities organized into three columns along the engagement lifecycle. It also distinguishes between what Celent considers to be table-stakes, i.e., most issuers are offering these capabilities already (and if you don’t, you are behind and better catch up!) and those that can help differentiate and stand out from the crowd.

This is not a vision for the future. The best-in-class issuers are already moving from offering individual features and functionality to orchestrating differentiated cardholder experiences; however, such experiences are not yet commonplace across the industry.

### Set-Up/Prepare

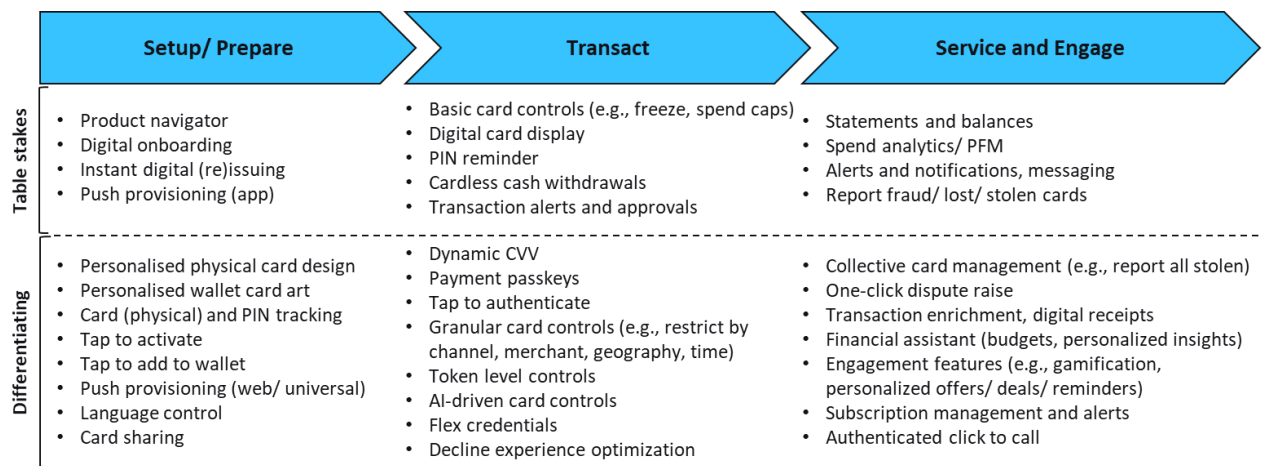
Any customer engagement starts with marketing, helping customers select the right product, and then opening the account and onboarding them. Celent has seen great progress among issuers in the last few years in this area, and digital and mobile-first onboarding, including identity verification and credit scoring, is now the norm, especially for consumer products, such as cards.

Another good practice that has gradually become standard in recent years is the ability to issue (or reissue) a digital card immediately. Combined with push provisioning via mobile app into popular digital

wallets, such as Apple Pay and Google Pay, it enables customers to begin transacting right away, even while they are waiting for the physical card to arrive.

There are voices in the industry arguing that a digital card or a token is all you need; physical cards are obsolete. We disagree. Celent research indicates that issuers continue to view physical cards as an important component of their overall branding and product positioning strategy, offering a wider than ever choice of materials (e.g., recycling plastic, metal) and design (e.g., vertical), and introducing unique features (e.g., tactile innovations to help visually impaired). Leading issuers are also taking a step further and offer customers an opportunity to personalize their card design by uploading bespoke images; some even allow them to customize digital card art that is displayed in the mobile wallet.

**Figure 5: Differentiating with Digital Cardholder Engagement**



Source: Celent

Payments have been moving to real-time, but in cases where real-time execution is not possible or practical, the industry has been seeking to provide more transparency, for example, offering ability to track cross-border payments, FedEx-style. Similar innovations are now coming into the cards world, with issuers starting to offer customers the ability to track their new card, as it moves through different stages of personalization, printing, and shipping processes. For security, PINs are typically mailed separately from the card, so tracking of those should also be separate.

Once customers have a card in their hand, they need to activate it and some issuers are beginning to explore “tap to...” functionality beyond “tap to pay” contactless payments, such as tapping the card against their mobile phone to activate or to provision into mobile wallet. Another capability that is not yet commonly available is provisioning card credentials into web environments so that they can be used online when shopping via browser. One of the initiatives that Celent recognized BMO with the Model Bank 2025 award was Unified Push Provisioning, enabling clients to securely add their debit or credit cards and access them seamlessly across multiple Google surfaces, e.g., digital wallets, autofill in Google Chrome, saved card payment data across all stores powered by Google checkouts, and more.

Another neat feature that we’ve seen some issuers offering is to allow cardholders to select their preferred language to use throughout the app. In markets with many cardholders who are not native speakers of the main country’s language, offering them the opportunity to interact in their native language can lead to stronger engagement (e.g., English and Spanish in the US).

Finally, having multiple cards all pointing to the same balance is very common in commercial situations. However, there are instances where similar arrangements can be helpful for individuals as well, such as sharing the ability to spend with family (e.g., child, spouse) or temporary help (e.g., nanny, builder, shopper for the elderly). Instead of issuing a new physical card, some issuers now allow cardholders to create a digital card or token and share it with the intended recipient, with appropriate controls in place.

## Transact

Now that customers have their cards, they are ready to transact. To make them feel safer and more secure, card issuers have been offering the ability to control where and how those cards can be used. The basic capabilities, such as freezing and unfreezing the card and daily or monthly overall spending caps are widely available, but in our experience, not all issuers and their processors yet offer more sophisticated controls, such as on/off toggles and spending caps by:

- Channel – e.g., POS, ATM, e-commerce.
- Geography – e.g., international or geolocation restrictions.
- Merchant – either for entire merchant category (e.g., no gambling) or specific merchants.
- Time – e.g., no transactions between 10pm and 6am.

Another nascent feature is the ability to control specific tokens; for example, a customer might be happy to pay online via Apple Pay but block the underlying card for e-commerce transactions. As issuers continue to adopt AI, we expect to see more AI-powered card controls, such as, for example, proactively helping customers to lock the card if fraud is suspected. On the other hand, arranging for cardless cash access via ATM has been around for nearly a decade, with Celent writing about it back in 2017<sup>6</sup>.

Sometimes the customer wants to shop online but doesn't have a physical card with them, and the merchant does not accept any of the wallets. Being able to securely see the digital version of the card via app can be very helpful. Similarly, many issuers now support PIN reminder functionality, typically, by revealing individual digits within the mobile app.

Whenever a customer makes a transaction, they now usually get a notification or alert. In some cases, they are asked to approve a transaction or enter a one-time passcode, especially in markets where strong customer authentication is required, such as Europe. Issuers are now looking to add more sophisticated authentication mechanisms that provide either better customer experience or more security, or both. For example, instead of entering static card verification value (CVV, typically three digits at the back of the card) online, customers can check their app for a dynamic CVV that changes regularly, which makes it more difficult for fraudsters to misuse stolen cards. Other emerging authentication experiences include payment passkeys and “tap to authenticate” where the customer is asked to tap the card against the mobile device, proving that they are in possession of the card. Authentication methods also vary regionally; for example, in Europe, card issuers should be prepared to allow customers to authenticate transactions with the upcoming EU Digital Identity Wallets.

A couple of years ago, Visa announced launching Flexible Credential, while Mastercard launched One Credential. Both solutions allow customers to manage multiple funding sources—debit, credit, prepaid, and installments—via a single, digitally connected credential. The first propositions leveraging these solutions are now coming into market, offering customers more flexibility with how they choose to pay.

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<sup>6</sup> Celent report, [Cardless Cash and ATM Access: Choosing the Right Approach for Your Institution](#)

Finally, issuers will always have to decline some transactions, such as for example, if they suspect fraud, but it's one of the most frustrating and embarrassing payment moments for legitimate customers. Worse, those legitimate customers usually don't have a clue why this is happening. I personally found it very frustrating when I couldn't withdraw cash abroad even though I knew funds were available, until I realized that my card controls were set to block international ATM transactions. Leading issuers are now beginning to address this by providing more real-time insight into why the transaction may be declined, and what the cardholder can do about it. For example, they can stop blocking that type of transaction or override the specific control for that occasion.

## Service and Engage

This is where digital cardholder engagement began, with ability to see transactions and statements first online, and then via a mobile app. Over time, issuers started adding tools aimed at helping cardholders better understand their spending, although many of the early iterations suffered from poor categorization of transactions, rendering many insights not very accurate or useful. To further stimulate engagement and transactions, many issuers turned to proactive notifications, alerts, and messaging.

However, engagement means a two-way conversation, and gradually, the focus started shifting to enabling *cardholders* to communicate with issuers. Naturally, the first priority was to enable customers to report fraud or that their card has been lost or stolen. However, as many issuers have siloed systems for different cards, such as debit and credit, initially, it was only possible to do it one card at a time. Now, the leading issuers are starting to offer more unified experiences to manage all cards collectively, such as freezing them all or reporting at once that they all've been stolen.

Another example of proactive experience is making it easier for customers to dispute a transaction by allowing them to click on it via a mobile app rather than calling in. However, this is usually only effective when combined with state-of-the-art transaction enrichment capabilities. The problem with traditional transaction statements and reporting is that merchant names can be obscure and different from their trading brands; the merchant's location might be their headquarters rather than where transaction took place; and the date might be when transaction got posted rather than when it occurred. If customers start disputing legitimate transactions simply because they don't recognize them, it's costly for the issuers and poor experience for the customers; in that case, calling in and discussing it with the agent might be a better solution. Quality transaction enrichment is not easy, but done well, it can be a very powerful tool.

Richer transaction details lead to better insights. Issuers are starting to turn to AI-based financial assistants that can provide customers with highly personalized recommendations on how to better manage their spending and how to stay within budgets. It may also include alerting customers to new deals or delivering personalized offers, both from issuers and their merchant partners. Some issuers now also use gamification techniques to draw their cardholders into the mobile app, such as offering points and rewards for visiting the app a certain number of times.

We now live in a subscription economy with most of us subscribing to many different services, from video and music streaming to gym membership to food delivery. In some markets, customers pay regular bills such as utilities via direct debit from their bank account. However, the vast majority of subscriptions are card-based. Keeping track of those subscriptions—understanding how much you spend where, remembering to cancel those that you may have tried but don't wish to continue, and updating the card whenever it's reissued—can be daunting. It's another opportunity for issuers to step in and help customers manage their subscriptions.

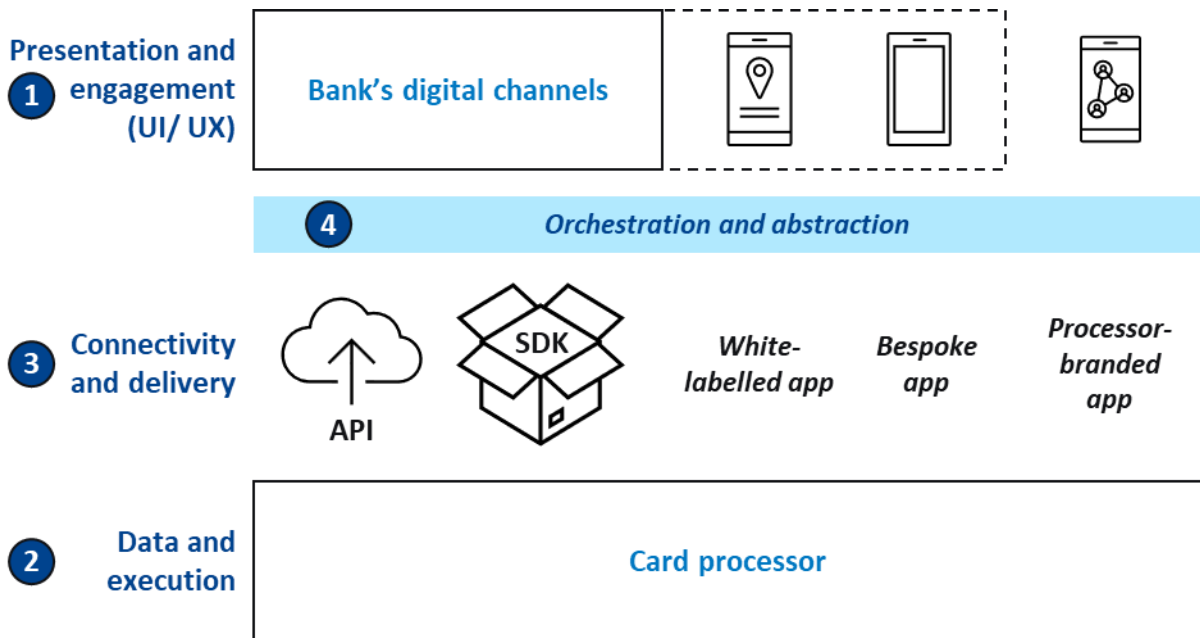
Offering visibility into subscriptions is the first step. Allowing customers to cancel them, either directly via the bank’s channel, or by redirecting them to the merchant site, is another increasingly common capability. Celent has also seen financial institutions actively asking their cardholders about subscriptions they have on other cards and encouraging them—as well as making it easy—to switch those subscriptions to *their* issued cards. True subscription management, such as changing the payment date or the plan (e.g., from basic to premium) might be beyond the ambitions of most banks, but their cardholders should be better informed and capable of making those changes themselves directly with the merchants.

Finally, no matter how good digital engagement becomes, there will always be situations where some customers will want to speak to a human. Letting customers reach an agent seamlessly from within the app not only saves time looking for a customer service number, but also streamlines the authentication process, allowing banks to serve customers more efficiently and securely.

## Delivering Digital Cardholder Engagement

Delivering digital cardholder engagement requires three layers at a minimum. Banks typically provide digital channels, such as mobile app or online portal, through which customers interact and engage, i.e., **presentation and engagement (UI/ UX)** layer. For that engagement to be meaningful and actionable in real time, it must be connected to **data and execution** layer, usually a card processor, or bank’s back-office systems. If a bank owns the entire stack, then it will integrate all the capabilities to create a cardholder experience.

Figure 6: Delivering Digital Cardholder Engagement



Source: Celent

If the data and execution layer is provided by issuer processors, they then usually offer several options for banks to **connect**. Banks that want to stay fully in control of their cardholder experiences and have their own digital channels typically opt for APIs, and sometimes SDKs. Some processors even offer developer

resources to help build bespoke apps for banks. Other financial institutions may not have the resources to develop sophisticated mobile apps and might look to their issuer processors for a fully functional app they could white-label and offer to their cardholders. Some are even directing their cardholders to download a processor-branded app and register their card there.

However, while the three layers described above represent the minimum required, as the complexity of engagement experiences grows, it can rapidly become too much work for the issuers. This is why a fourth layer can help, a solution that orchestrates everything that's needed to deliver the desired cardholder experiences, abstracting away that complexity for the issuers. That **orchestration and abstraction** layer transforms and connects individual card, token, and processing functionalities into specific digital cardholder engagement experiences, accelerating the issuers' time-to-market with ready-made solutions. It can be provided by a processor or a digital banking platform provider, each bringing its own advantages, such as depth vs. breadth of access.

# Looking Ahead: Path Forward

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The first priority for many institutions is to move from individual features and functionality to orchestrated digital cardholder experiences. As they look forward, issuers should prepare for cardholder engagement in the AI world.

The progress of AI today is breathtaking, and we should expect AI to transform cardholder engagement in ways that can be difficult to foresee today. Celent recommends financial institutions to prepare for the following three shifts:

1. **Enabling 'AI copilot' mode.** As customers get used to conversational natural-language driven experiences with OpenAI's ChatGPT and other AI tools, they'll expect the same from bank interfaces. Instead of trying to work out how to do something via the mobile app, they will want to ask their bank's AI copilot to do it for them. Similarly, they will want proactive guidance and suggestions on what is best for them.
2. **Supporting agentic commerce.** Customers are increasingly turning to AI agents for shopping advice, and the industry is hard at work at developing agentic commerce—standards and infrastructure that would allow AI agents to orchestrate a commerce transaction end-to-end, including purchasing and paying on customer's behalf. This will put further strains and demands on cardholder engagement, from helping to equip agents with payment tokens to authenticating an agent transaction, and to dealing with inevitable questions, complaints, and disputes.
3. **Engaging customers' AI agents.** Today, *banks* are starting to deploy AI agents to better serve their customers and to increase efficiency of their operations. Tomorrow, *customers* will ask *their* agents to manage their finances for them, and banks will gain a new type of 'customer'—someone that does not care about the elegance of user experience design or branding, but cares if it can get the right data and execute instructions without human interference.

AI raises the stakes even further. As Celent said in its 2024 Retail Banking Previsory, "the impact of choosing the right (or wrong) technologies has never been higher." Similarly, choosing the right partners will help banks to deliver best-in-class digital cardholder engagement today and tomorrow.



The impact of choosing the right (or wrong) technologies has never been higher.

Celent Retail Banking Previsory, 2024 Edition

# Leveraging Celent's Expertise

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If you found this report valuable, you might consider engaging with Celent for custom analysis and research. Our collective experience and the knowledge we gained while working on this report can help you streamline the creation, refinement, or execution of your strategies.

## Support for Financial Institutions

Typical projects we support include:

**Vendor short listing and selection.** We perform discovery specific to you and your business to better understand your unique needs. We then create and administer a custom RFI to selected vendors to assist you in making rapid and accurate vendor choices.

**Business practice evaluations.** We spend time evaluating your business processes and requirements. Based on our knowledge of the market, we identify potential process or technology constraints and provide clear insights that will help you implement industry best practices.

**IT and business strategy creation.** We collect perspectives from your executive team, your front-line business and IT staff, and your customers. We then analyze your current position, institutional capabilities, and technology against your goals. If necessary, we help you reformulate your technology and business plans to address short-term and long-term needs.

## Support for Vendors

We provide services that help you refine your product and service offerings. Examples include:

**Product and service strategy evaluation.** We help you assess your market position in terms of functionality, technology, and services. Our strategy workshops will help you target the right customers and map your offerings to their needs.

**Market messaging and collateral review.** Based on our extensive experience with your potential clients, we assess your marketing and sales materials—including your website and any collateral.

# Related Celent Research

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[Dimensions: Retail Banking IT Pressures & Priorities 2026](#)

March 2026

[Dimensions: Corporate Banking IT Pressures & Priorities 2026](#)

March 2026

[SCT Inst Adoption in Europe: Build It and They Will Come](#)

January 2026

[Technology Trends Previsory, Retail Banking and Payments: 2026 Edition](#)

November 2025

[What Keeps European Payment Executives Awake at Night: Celent Survey of European Banks](#)

July 2025

[Rethinking Your Digital Wallet Strategy: From Payments to Identity and Agentic Commerce](#)

June 2025

[Nationwide Building Society: Faster Payments Modernisation](#)

June 2025

[A Future of European Payments: Getting Ready for a Seismic Shift in Commerce](#)

May 2025

[Decoding Retail Digital Banking Platforms: Spotlighting Functionality and Technology Innovation](#)

May 2025

[The Steady Rise of Open Finance](#)

December 2024

[Ding Ding, Round Three: PSD3 and the PSR1 Take Shape](#)

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[An Introduction to SPAA: A Framework for Direct Revenue from Open Banking](#)

June 2024

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