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# Capgemini Financial Services Top Trends 2026 Banking

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Capgemini  
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# Our banking top trends span three interconnected imperatives



## Customer engagement

### Customer demographics are evolving...

- As **36% of millennials** are learning about finance on social media, and firms are struggling to engage<sup>1</sup>
- With **millennials being 5x** more likely than baby boomers to switch banks<sup>1</sup>

### ...and firms are connecting with them by...

- Implementing agentic AI** to transform customer contact centers
- Using gamified, mobile-first platforms** to engage younger customers
- Leveraging AI-powered loyalty programs** to develop personalized offers and services

### ...to achieve

- Improved **customer satisfaction rates**
- Increased **cross-selling revenue growth**
- Stronger **customer loyalty**

## Operational efficiency

### FS firms are struggling with productivity...

- Only **35% of firms** feel confident in tackling emerging financial risks and threats<sup>2</sup>
- With **69% of RMs'** time being spent on non-client tasks like onboarding and compliance<sup>3</sup>

### ...and banks prioritize efficiency with...

- AI-driven regulatory platforms** enabling autonomous compliance
- Agentic AI-led RM systems** to unify client data and generate intelligent interaction summaries.
- Intelligent automation** to automate RM workflows

### ...to realize

- Streamlined **compliance**
- Reduced **manual effort**
- Enhanced **productivity**

## Technological innovation

### Market trends are evolving rapidly...

- With **59% of retail bank executives** concerned about rising identity fraud<sup>4</sup>
- As **77% of payment execs** see disruption to debit cards as the volume of instant payments grows<sup>5</sup>

### ...leading them to target initiatives like...

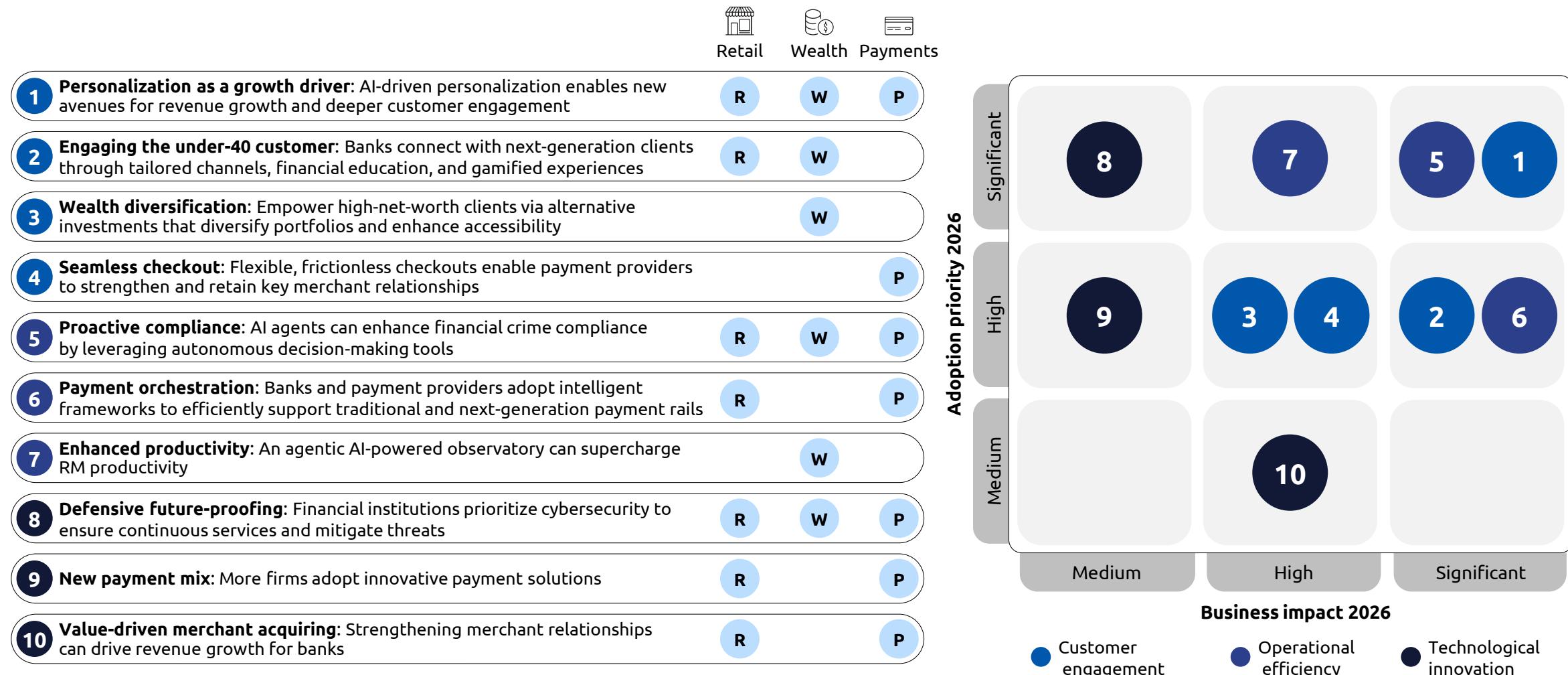
- AI-powered detection engines** to enable faster threat detection
- Fintech partnerships** for scaling payment acceptance
- AI-driven merchant platforms** for global payment expansion

### ...to drive

- Faster **threat responses**
- Enhanced **customer retention**
- Sustained **competitive positioning**

Sources: 1. [FIS Global: Consumers Leaning on Social Media for Financial Advice, Giving Banks an Opportunity to Avoid a Generational Trust Cliff](#); 2. [LSEG: Financial crime compliance: unpacking key risks and challenges](#); 3. [Capgemini World Wealth Report 2025 Relationship Manager Survey](#); 4. [SAS: Future of Intelligent Banking: AI, Risk and Innovation in 2025](#); 5. [Capgemini World Retail Banking Report 2025](#); Capgemini Research Institute for Financial Services analysis, 2025.

# Our banking top trends 2026 – priority matrix



- Adoption priority:** The criticality of a 2026 trend to value creation due to its sector importance.
- Business impact:** Each trend's effect on 2026 sector businesses as it relates to customer experience (CX), operational excellence, regulatory compliance, or profitability.

Circumstances will vary for each firm depending on business priorities, geography, and other factors. For more information, contact us at [banking@capgemini.com](mailto:banking@capgemini.com)

# Customer engagement



## Overview

- Over 60% of **retail banking customers** exclusively conduct banking transactions through **digital channel interactions** – driving banks to **reimagine customer engagement** through **intelligent, AI-driven, and gamified digital experiences**.<sup>1</sup>
- Nearly 61% of high-net-worth clients **demand digital-first, personalized experiences**. This is prompting wealth management firms to transform engagement models for **better access, retention, and differentiation**.<sup>2</sup>
- As consumer expectations evolve, over 60% of **merchants** say they need payment providers to help them **create seamless, secure, and connected payment experiences** for shoppers.<sup>3</sup>



Sources: 1. Capgemini World Retail Banking Report 2025; 2. Capgemini World Wealth Report 2025; 3. Capgemini World Payments Report 2026; Capgemini Research Institute for Financial Services analysis, 2025.



# Trend 1 Personalization as a growth driver

AI-driven personalization enables new avenues for revenue growth and deeper customer engagement



## Background

Financial services (FS) firms often overlook the personal preferences of customers, **offering generic products and rewards** despite having relevant customer and transaction data.

Customers are frustrated by **long wait times and inefficient** Customer Relationship Management (CRM) platforms, as outdated systems delay resolutions.

## Evidence

**38%**

Customers say they aren't satisfied with their FS firm's customer service quality which led them to **switch financial services institutions** in 2024.<sup>1</sup>



**73%**

Card customers are motivated by **personalized offers and rewards**.<sup>2</sup>

**75%**

Banks plan to adopt **AI agents in customer service** functions in the next 2–3 years.<sup>3</sup>

## Opportunity

FS firms should shift to **differentiated, AI-driven loyalty programs** that personalize rewards across cards and investments. By offering **distinctive incentives**, firms can **drive sustainable revenue growth**.

Firms can implement **agentic AI in contact centers** to **automate routine queries and act as a copilot** to improve customer experience and drive advisor productivity.

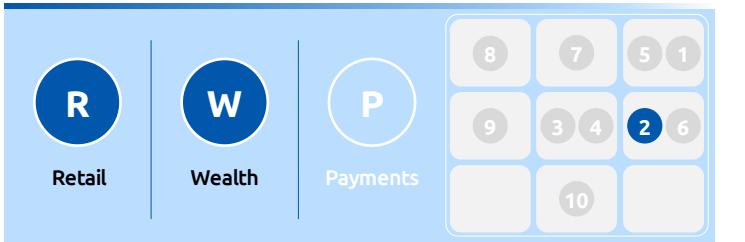


Sources: 1. Salesforce: The Connected Financial Services Report; 2. Capgemini World Retail Banking Report 2025; 3. Capgemini World Cloud Report Financial Services 2026; Capgemini Research Institute for Financial Services analysis, 2025.



# Trend 2 Engaging the under-40 customer

Banks connect with next-generation clients through tailored channels, financial education, and gamified experiences



## Background

Financial education tools offered by FS firms **lack personalization and engagement**, failing to match younger clients' digital-first money management habits.

Young customers are dissatisfied with their financial services firms' **engagement on their preferred channels**, resulting in poor customer service.

## Evidence

**68%**

Baby boomers want **younger generations** to receive **financial education** to manage wealth.<sup>1</sup>

**74%**

Gen Z engage in **social media-driven savings challenges** that encourage better money management.<sup>2</sup>

**40%**

Gen Z learn about **finance from social media platforms**.<sup>3</sup>



## Opportunity

By partnering with fintechs, FS firms can engage **families and young clients** through **gamified, mobile-first platforms** that offer **personalized financial literacy** and **build long-term engagement**.

Firms can strengthen their brand affinity by establishing an **active presence on social media platforms**, like LinkedIn, with short videos and challenges to build lasting customer loyalty.

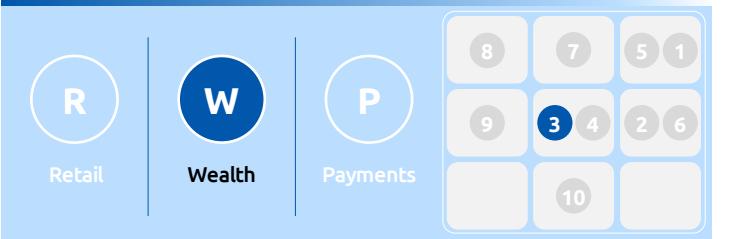


Sources: 1. Capgemini World Wealth Report 2025; 2. NatWest Group: The NatWest Savings Index 2025; 3. FIS Global: Consumers Leaning on Social Media for Financial Advice, Giving Banks an Opportunity to Avoid a Generational Trust Cliff; Capgemini Research Institute for Financial Services analysis, 2025.



# Trend 3 Wealth diversification

Empower high-net-worth clients via alternative investments that diversify portfolios and enhance accessibility



## Background

HNWIs are increasingly looking for exposure to alternative assets – but **wealth managers provide limited access** through traditional channels, restricting HNWIs' ability to diversify their investments effectively.

**High investment minimums and illiquid fund structures** are also restricting HNWIs from accessing alternative investments.

## Evidence

**42%**

Wealth executives consider **lowering wealth thresholds** as the best approach to make private markets more accessible.<sup>1</sup>

**60%**

**Growth in Assets Under Management (AUM)** of semi-liquid private markets funds was observed between 2022 and 2024.<sup>2</sup>

**70%**

Registered Investment Advisers (RIAs) **use a technology platform to integrate alternative investments** into their clients' portfolios.<sup>3</sup>



## Opportunity

Wealth management firms can **grow their private market AUM** and broaden client access to alternative investments via innovative fund structures, including **semi-liquid and open-ended products**.

Firms that leverage **digital platforms to integrate access to private market assets** can offer HNWIs investment flexibility, strengthening customer loyalty.



Sources: 1. State Street: Driving Success in volatile environments; 2. MorningStar; 3. iCapital; Capgemini Research Institute for Financial Services analysis, 2025.



# Trend 4 Seamless checkout

Flexible, frictionless checkouts enable payment providers to strengthen and retain key merchant relationships



## Background

Merchants are turning to PayTechs that enable broader, more flexible payment methods, moving away from banks with limited options.

Banks and merchants are also facing challenges with payment failures because, along with checkout friction, they undermine customer trust and confidence.

### Evidence

**63%**

Consumers say a lack of **preferred payment options** influence their purchase decisions.<sup>1</sup>



**47%**

Large merchants prioritize offering **diverse payment methods**.<sup>2,3</sup>

**80%**

Online merchants **focus on one-click checkout technology** to improve shoppers' experiences.<sup>4</sup>

### Opportunity

Banks can partner with **Independent Software Vendors (ISVs)** to offer embedded finance options and other value-added services, enhancing merchant engagement and capturing **new revenue opportunities**.

Minimizing payment failures and checkout friction with **Click to Pay** can boost **transaction volumes and revenue** by enhancing merchant retention.



Sources: 1. Discover; 3. Capgemini World Payments Report 2026; 4. PYMNTS: The Online Merchant Checkout Innovation Report 2024; Capgemini Research Institute for Financial Services analysis, 2025.

Note: 2. 'Large merchants' are defined as those with annual revenues exceeding USD 100 million.



# Use cases (Americas)



## North American Bank (Retail bank)

- **Context:** A leading North American bank sought to **deliver hyper-personalized offers for its clients** but faced inefficiencies with legacy systems.
- **Solution:** Capgemini implemented an **AI-powered offer management platform** to streamline the creation, approval, and delivery of tailored offers for the bank's clients.
- **Benefit:** The platform **increased personalization by three times**, reduced offer creation and **approval times by up to 75%**, lowered costs, and improved compliance – all while supporting a smoother customer experience.<sup>1</sup>



## Charles Schwab (Wealth management firm)

- **Context:** In October 2024, Schwab wanted to give their HNWI clients **access to a wider range of alternative investment options**.
- **Solution:** They partnered with technology platform provider iCapital to launch the **unified managed accounts platform** for HNWIs, giving their clients a consolidated view of traditional and alternative investments in one place.
- **Benefit:** The service **offers curated alternative investment funds** – including private equity, venture capital, private credit, and hedge funds – **alongside traditional investments in a single portfolio**.<sup>2</sup>



## Affirm (Payment service provider)

- **Context:** In March 2025, amid **customer demand for novel payment methods**, Affirm wanted to expand their payment acceptance capabilities.
- **Solution:** Affirm announced a partnership with J.P. Morgan Payments to offer merchants **Buy Now Pay Later (BNPL) and pay-over-time options**, using J.P. Morgan's payment services.
- **Benefit:** The partnership lets Affirm offer **flexible, diverse payment options** to a broader range of merchants and customers.<sup>3</sup>

Sources: 1. Capgemini; 2. iCapital; 3. Affirm; Capgemini Research Institute for Financial Services analysis, 2025.



# Use cases (Europe and APAC)



## Lloyds Bank (Retail bank)

- **Context:** In March 2025, Lloyds partnered with London-based fintech Doshi to **launch a gamified financial education platform** for 18–24 year-olds.
- **Solution:** The service offers **personalized learning paths, quizzes, and interactive, AI-driven tools** that reward users with gift cards for completing challenges.
- **Benefit:** The initiative, developed under the Lloyds Launch Innovation Program, aims to **build financial confidence** through engaging, smartphone-based experiences.<sup>1</sup>



## ABN AMRO (Wealth management firm and private bank)

- **Context:** In March 2024, ABN AMRO transitioned to Microsoft Copilot Studio to enhance its customer and employee chatbots, **replacing legacy systems with AI-driven agents**.
- **Solution:** The **customer-facing agent now manages over 2 million text and 1.5 million voice interactions every year**, while the employee-support agent streamlines internal queries.
- **Benefit:** The six-month migration has **improved dialog accuracy, reduced latency, and enabled faster updates**, helping the Dutch bank deliver more efficient, scalable, and engaging digital experiences.<sup>2</sup>



## Mastercard (Card network)

- **Context:** In November 2024, Mastercard announced an enhancement to its suite of payment services, with the launch of its **Click to Pay service** for APAC markets.
- **Solution:** Mastercard launched the **Payment Passkey Service**, enabling on-device biometric authentication (face or fingerprint) and tokenized credentials with Click to Pay, replacing One-Time Passwords (OTPs) and ensuring a secure, seamless checkout.
- **Benefit:** With this launch, Mastercard has achieved **faster transaction approvals and lower fraud rates**, all while increasing transaction volumes and strengthening its market position.<sup>3</sup>

Sources: 1. Lloyds Bank; 2. Microsoft; 3. Mastercard; Capgemini Research Institute for Financial Services analysis, 2025.

# Operational efficiency



## Overview

- **In retail banking, over 40% of a CXO's time is spent on compliance tasks**, limiting strategic planning and business innovation efforts. As a result, banks need to actively implement **operational efficiency tools** for better compliance and enforcement.<sup>1</sup>
- **One-in-four wealth management executives worry about RM output and efficiency.** With that in mind, wealth firms are looking at leveraging **AI tools to transform processes** and boost employee productivity.<sup>2</sup>
- With **non-cash transaction volumes projected to double by 2029 – up from 1,685 billion in 2024** – driven by in-app and wallets, payment service providers are **leveraging technology to improve efficiency and scale operations.**<sup>3</sup>

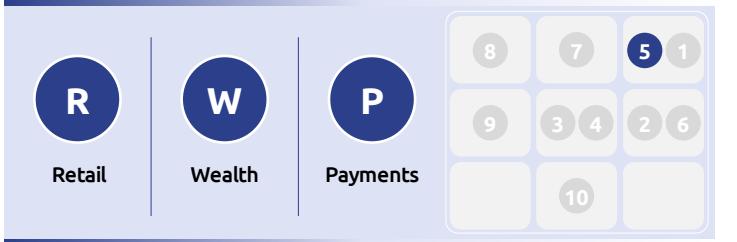
Sources: 1. Bank Policy Institute: The Bank Examination Problem, and How to Fix It;  
2. Capgemini World Wealth Report 2025; 3. Capgemini World Payments Report 2026;  
Capgemini Research Institute for Financial Services analysis, 2025.





# Trend 5 Proactive compliance

AI agents can enhance financial crime compliance by leveraging autonomous decision-making tools



## Background

**Fragmented workflows** and **unstructured data** are impeding real-time monitoring and **increasing risk** for financial institutions.

Frequent **sanctions and regulatory changes** mean FS firms need to regularly update their compliance workflows, which can increase costs and slow down operations.

### Evidence

**35%**

Risk professionals say their firms are **ready to tackle emerging financial-crime risks**, leaving most unsure about their capabilities and readiness.<sup>1</sup>



**70%**

Financial institutions expect that **implementing agentic AI** will **save them over USD 1 million** in compliance operations every year.<sup>2</sup>

**36%**

FS firms say **fraud detection is the number one reason for adopting agentic AI** in financial crime compliance.<sup>2</sup>

### Opportunity

**Create an AI-driven regulatory platform** to automate updates to sanctions and regulatory workflows, enabling **efficient contract reviews** and policy checks with minimal human input.

**Use agentic AI to automate compliance** and enhance transaction monitoring systems, while leveraging autonomous decision making to **reduce costs** and **speed up response times**.

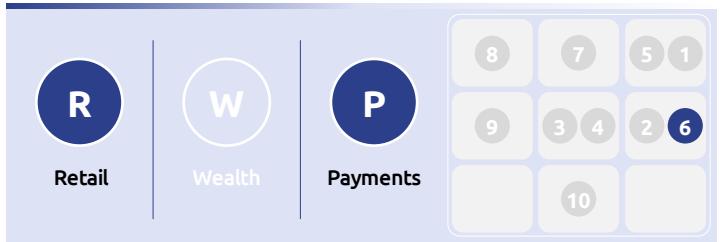


Sources: 1. LSEG: Financial crime compliance: Unpacking key risks and challenges; 2. Fenergo; Capgemini Research Institute for Financial Services analysis, 2025.



# Trend 6 Payment orchestration

Banks and payment providers adopt intelligent frameworks to efficiently support traditional and next-generation payment rails



## Background

Merchants face **high, inconsistent processing costs** due to non-standardized pricing across payment providers, leading to cost inefficiencies and margin pressure.

Frequent downtime caused by **unreliable, legacy payment systems** jeopardizes merchant sales and causes reputational risk for payment firms.

## Evidence

**47%**

Online retailers said **payment failures have a high negative impact** on shoppers' satisfaction.<sup>1</sup>



**35%**

E-commerce merchants say they **use intelligent payment routing** to minimize payment failures.<sup>2</sup>

**42%**

E-commerce merchants said **fraud reduction is a top strategic priority** for 2025.<sup>2</sup>

## Opportunity

Firms should modernize their payment architectures to **enable payment orchestration across traditional and emerging methods** – including digital currencies – to drive agility, new revenue streams, and a competitive edge.

Payment orchestration that centralizes transaction data enables **real-time fraud detection** across payment channels, so payment firms can **proactively manage risk**.

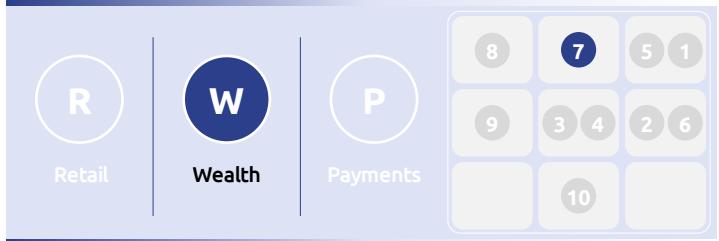


Sources: 1. PYMNTS: Fraud Management, False Declines and Improved Profitability; 2. Visa: 2025 Global eCommerce Payments and Fraud Report; Capgemini Research Institute for Financial Services analysis, 2025.



# Trend 7 Enhanced productivity

An agentic AI-powered observatory can supercharge RM productivity



## Background

Relationship managers (RMs) **spend significant time on manual, routine processes** due to poor workflow integration, reducing their capacity to engage with clients and drive revenue growth.

**Siloed platforms and fragmented client data** prevent RMs from building actionable client intelligence, reducing the quality of personalized advice and leading to subpar customer experience.

## Evidence

**69%**

RMs' time is spent on **non-client-facing administrative tasks** such as onboarding, compliance, and other internal processes.<sup>1</sup>



**42%**

Finance leaders expect **to save 10% of working time by implementing agentic AI** by the end of 2026.<sup>2</sup>

**53%**

RMs identified **intelligent automation for administrative tasks** as the top technology that wealth firms should focus on for better customer service.<sup>3</sup>

## Opportunity

**Automate RM workflows** – including KYC, documentation, and portfolio rebalancing – by leveraging intelligent process automation. For **hands-free, routine processes and lower operational costs**.

An agentic AI-powered RM observatory – with tools like on-call intelligence and smart call summary – can help wealth firms **unify client data and personalize advice, to boost cross-selling and sustain revenue growth**.



Sources: 1. Capgemini World Wealth Report 2025 Relationship Manager Survey; 2. Wolters Kluwer; 3. Capgemini World Wealth Report 2025 Relationship Manager Survey; Capgemini Research Institute for Financial Services analysis, 2025.



# Use cases (Americas)

## Wells Fargo (Retail bank)

- **Context:** In August 2025, **Wells Fargo** partnered with **Google Cloud** to scale the use of **agentic AI** across the organization.
- **Solution:** The Google Agentspace platform enabled staff across departments to work faster and smarter by **automating tasks and gaining valuable insights from data**.
- **Benefit:** Wells Fargo **improved efficiency, streamlined operations, and enhanced customer experience** across digital, branch, and call center channels.<sup>1,2</sup>

## Citi Wealth (Wealth management firm)

- **Context:** In August 2025, Citi Wealth introduced **new AI-powered tools** as part of its broader strategy to **enhance data, analytics, and client communication capabilities**.
- **Solution:** The firm launched Advisor Insights, a tailored dashboard providing advisors with market updates, portfolio insights, and alerts, as well as AskWealth, a GenAI-powered assistant that delivers instant answers and research across the Citi Wealth ecosystem.
- **Benefit:** The tools **save advisors time, speed up client responses, and strengthen Citi's personalized service**.<sup>3</sup>

## J.P. Morgan (Bank and Payment service provider)

- **Context:** In April 2025, J.P. Morgan Payments expanded its partnership with Affirm to **offer flexible, pay-over-time options to US merchants** through the J.P. Morgan Payments Commerce Platform.
- **Solution:** The platform **integrates flexible, AI-powered payment options across its merchant network**, improving real-time underwriting and fraud prevention.
- **Benefit:** Affirm noted that merchants using the solution have seen **average cart sizes rise by 70%, with nearly 30% fewer abandoned carts**, supporting higher conversion rates and more secure transactions.<sup>4,5</sup>



Sources: 1. Wells Fargo; 2. Google Cloud; 3. Citigroup; 4. J.P. Morgan; 5. Business Wire; Capgemini Research Institute for Financial Services analysis, 2025.



# Use cases (Europe)



## HSBC (Retail bank)

- **Context:** In June 2024, HSBC sought to **strengthen its financial crime detection** by addressing the growing complexity and volume of fraudulent activity across 900 million monthly transactions.
- **Solution:** HSBC **adopted the Dynamic Risk Assessment, co-developed with Google, which uses AI to analyze transaction patterns** and reduce false positives while improving detection accuracy.
- **Benefit:** The approach also shortens **investigation times from weeks to days**, with **60% fewer false positives**, enabling faster financial crime detection and fewer transaction failures.<sup>1</sup>



## UBS (Wealth management firm)

- **Context:** In December 2024, UBS was **finding it difficult to deliver timely and personalized insights** due to complex workflows and fragmented content systems, limiting advisor efficiency.
- **Solution:** UBS **deployed Microsoft Azure AI tools to build UBS Red**, giving advisors real-time access to a centralized knowledge base of 60,000 investment and product documents.
- **Benefit:** UBS Red **enables faster research, streamlines workflows**, and improves decision making, reaching 30,000 employees across key divisions in Switzerland, Hong Kong, and Singapore.<sup>2</sup>



## Adyen (Payment service provider)

- **Context:** In January 2025, Adyen was finding it challenging to manage payments as they were **having to balance conversion, fraud prevention, and costs** across fragmented systems and manual processes.
- **Solution:** Adyen launched Adyen Uplift, an AI-powered **payment orchestration product** for merchants and businesses. The payment optimization suite helps enterprises increase payment conversion rates, simplify fraud management, and reduce payment processing costs.
- **Benefit:** Adyen Uplift product pilots have shown that **businesses saw an overall increase of up to 6% on their payment conversion rate**, compared to legacy implementations.<sup>3</sup>

Sources: 1. [HSBC](#); 2. [Microsoft](#); 3. [Adyen](#); Capgemini Research Institute for Financial Services analysis, 2025.



## Overview

- As 15–25% of card transactions are expected to **migrate to A2A systems and customer satisfaction with card experiences remains low**, banks are prioritizing secure, data-intelligent innovations to modernize card offerings and retain engagement.<sup>1</sup>
- Similarly, **70%** of wealth management executives say next-generation clients **demand digital-first** services, making **tech transformation** essential for boosting client loyalty and business expansion.<sup>2</sup>
- As 55% of payment executives **prioritize investing in new technologies**, firms are working to build trusted, intelligent payment ecosystems that can **adapt to emerging risks and opportunities**.<sup>3</sup>

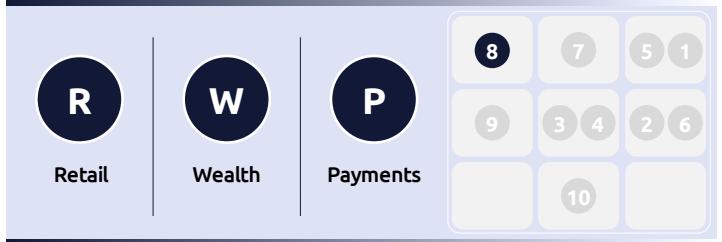
Source: 1. [Capgemini World Retail Banking Report 2025](#);  
2. [Capgemini World Wealth Report Wealth Management Executive Survey 2025](#);  
3. [Capgemini World Payments Report 2025](#);  
Capgemini Research Institute for Financial Services analysis, 2025.





# Trend 8 Defensive future-proofing

Financial institutions prioritize cybersecurity to ensure continuous services and mitigate threats



## Background

Fragmented **firewalls and identity systems** delay threat detection and undermine operational resilience for FS firms, causing outages and customer distrust.

Firms also face threats from **AI-driven malware and automated intrusion**, raising the need for advanced cybersecurity tools to proactively detect and neutralize threats.

### Evidence

**54%**

Banking executives say the deceptive use of **AI tools in fraud and cyber attacks** is a significant cybersecurity challenge.<sup>1</sup>



**40%**

Decline in employee-related cybersecurity **incidents is expected** by 2026, for firms that **unify their cybersecurity architecture**.<sup>2</sup>

**58%**

FS executives say they're **incorporating AI into their cybersecurity strategies**.<sup>3</sup>

### Opportunity

FS firms with **unified security platforms that centralize monitoring across banking, trading, and customer channels** can minimize downtime and ensure uninterrupted service.

By **deploying AI-powered detection engines** that continuously **learn to spot and block malware**, firms can enable faster threat response, reduce losses, and protect customer trust.



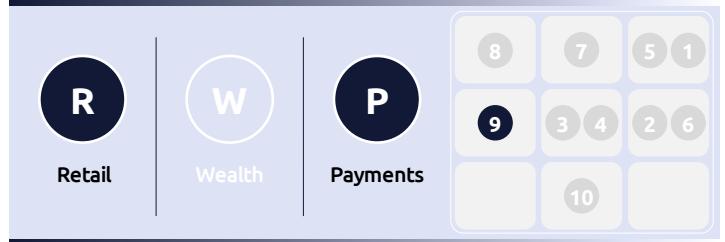
Sources: 1. SAS: Future of Intelligent Banking: AI, Risk and Innovation in 2025; 2. Gartner;

3. Threat Quotient: The Evolution of Cybersecurity Automation Adoption; Capgemini Research Institute for Financial Services analysis, 2025.



# Trend 9 New payment mix

## More firms adopt innovative payment solutions



### Background

The rise of **non-cash payment methods** like digital wallets and instant payments is **eroding interchange fee revenues** for banks and payment firms.

**Diverging regulatory paths** between the US and EU – **shaped by initiatives like the Instant Payments Regulation and the Digital Euro** – are increasing transaction clearing complexity for banks and payment firms.

### Evidence

**77%**

Banking executives foresee a **disruption in debit card payments** as account-to-account systems proliferate.<sup>1</sup>

**44%**

Banks are **collaborating with fintechs** to enhance their real-time payment capabilities.<sup>2</sup>

**65%**

Payment executives recognize the importance of improving **instant payment infrastructure** to promote non-cash transactions.<sup>3</sup>



### Opportunity

By partnering with fintechs, banks can **scale digital wallets, instant payments, and cross-border digital currency solutions**, boosting customer retention and protecting revenues.

Banks that act as **integrators** can leverage **payment orchestration and data-driven settlements** to streamline transactions and settlements, enabling banks to unlock new revenue streams.

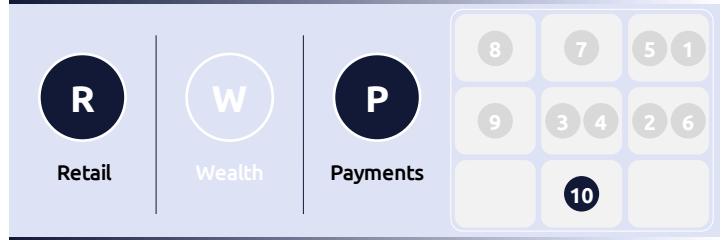


Sources: 1. Capgemini World Retail Banking Report 2025; 2. PYMNTS; 3. Capgemini World Payments Report 2025; Capgemini Research Institute for Financial Services analysis, 2025.



# Trend 10 Value-driven merchant acquiring

Strengthening merchant relationships can drive revenue growth for banks



## Background

Banks have deprioritized merchant acquiring over the past two decades due to **low margins** and **legacy inefficiencies**, limiting their ability to capture new growth opportunities in an evolving payments landscape.

Fragmented merchant ecosystems, with **high costs for small- and medium-sized businesses (SMBs)** and **complex multi-provider setups for large merchants**, create operational friction as merchants demand **omnichannel, intelligent payment experiences**.

## Evidence

**40%**

Merchants say they plan to **switch from banks to PayTechs** by the end of 2025 due to high costs and operational friction.<sup>1</sup>



**80%**

Merchants said they're open to **switching to banks** if they offer the same **full-service solutions** as PayTechs, at a similar cost.<sup>1</sup>

**56%**

Merchants consider **multi-currency support** as a key capability and are willing to pay a premium for it.<sup>2</sup>

## Opportunity

Banks should offer merchants a **unified, data-driven platform** that bundles payments and value-added services, leveraging AI for **cost optimization** and chargeback automation to drive stronger merchant engagement.

Banks and payment firms that provide **multi-currency, multi-acquirer infrastructure** can help merchants expand **globally seamlessly, gaining loyalty and market share** through a trusted, digital-first ecosystem.



Sources: 1. Capgemini World Payments Report 2026; 2. Capgemini World Payments Report 2026 - Merchant Survey; Capgemini Research Institute for Financial Services analysis, 2025.



# Use cases (Americas)



## Citizens Bank (Retail bank)

- **Context:** In March 2025, Citizens Bank launched **an open banking Application Programming Interface (API)** to let consumers and business clients securely access their financial data on external platforms.
- **Solution:** The API lets customers safely connect their **Citizens accounts** to budgeting, accounting, and other financial apps **without sharing passwords**. This replaces screen scraping, making data sharing faster, more accurate, and secure.
- **Benefit:** Since its launch, the bank has reduced screen scraping by **95%**, improving security and efficiency.<sup>1,2</sup>



## BNY Mellon (Financial services firm)

- **Context:** In August 2025, BNY Mellon and J.P. Morgan launched Project AIKYA to explore the use of decentralized AI in identifying anomalies in payment transactions.
- **Solution:** The project uses federated learning to **train local AI models on synthetic payment data**. It then combines their insights to build a secure, global anomaly detection system.
- **Benefit:** The firms are aiming to create a global model that enhances transaction anomaly detection, all while preserving data privacy by not sharing sensitive data.<sup>3,4</sup>



## Adyen (Payment service provider)

- **Context:** In September 2024, Adyen and Salesforce Commerce Cloud **enhanced merchant payments to address fragmented payment systems**, aiming to streamline transactions and reduce inefficiencies.
- **Solution:** Adyen **integrated its platform, offering 100+ global and local payment methods**, supporting Sweep Frequency Response Analysis (SFRA) and composable storefronts for unified payments.
- **Benefit:** Merchants enjoy **seamless payments, global reach, streamlined operations**, enhanced security, and faster time to market.<sup>5</sup>

Sources: 1. [Citizens Bank](#); 2. [Business Insider](#); 3. [BNY Mellon](#); 4. [J.P. Morgan](#); 5. [Adyen](#); Capgemini Research Institute for Financial Services analysis, 2025.



# Use cases (Europe and APAC)



## ANZ (Retail bank)

- **Context:** In November 2024, **ANZ partnered with DataCo** to build new data capabilities and deliver greater value to clients and partners.
- **Solution:** The collaboration introduced a **privacy-first insights platform** that aggregates **de-identified customer and transaction data**, enabling **targeted analysis** and discovery of **spending trends**.
- **Benefit:** The partnership lets ANZ **provide clients with actionable insights** while ensuring regulatory compliance, protecting customer privacy, and strengthening client retention.<sup>1</sup>



## HSBC (Bank and wealth management firm)

- **Context:** In September 2024, HSBC **tested a quantum-enabled cybersecurity tool** on its tokenized gold platform to enhance the **security of digital asset transactions**.
- **Solution:** The pilot with Quantinuum used **advanced quantum encryption** and randomization to secure gold token transfers on distributed ledgers against future **quantum cyberattacks**.
- **Benefit:** HSBC aims to **strengthen the resilience of its digital asset products** against store-now, decrypt-later risks, to boost client trust and enable wider adoption of tokenized investments.<sup>2</sup>



## Citi (Bank and payment service provider)

- **Context:** In May 2025, Citi launched **PayTo initiator** to give institutional clients **instant account-to-account payment capabilities**.
- **Solution:** With the PayTo initiator solution, Citi clients **can offer their customers the ability to pay directly from their bank accounts for e-commerce payments**, utility bills, and subscriptions.
- **Benefit:** The solution **lets institutional clients reduce costs by cutting reliance on card fees** and lowering chargebacks while providing faster, real-time payments with seamless reconciliation.<sup>3</sup>

Sources: 1. [ANZ](#); 2. [HSBC](#); 3. [Citi](#); Capgemini Research Institute for Financial Services analysis, 2025.



## Build resilience with intelligent compliance solutions

At Capgemini, we help financial institutions move beyond manual Know Your Customer (KYC) reviews to enable continuous compliance. We leverage AI-driven enhancements and a safe testing environment to automate onboarding and monitoring. **Our KYC accelerators ensure speed, scalability, and a unified customer view**, while Financial Crime Compliance (FCC) managed services delivers end-to-end coverage across transaction monitoring, sanctions screening, and due diligence.

Through advanced analytics and cognitive computing, we reinforce Anti-Money Laundering (AML), sanctions, and anti-bribery programs, empowering institutions with data-driven insights and proactive risk management. By partnering with Capgemini, organizations can stay ahead of evolving regulations, building resilience with future-ready compliance capabilities.

## Transform operations into connected, data-driven experiences

We help organizations unlock the power of connected operations by integrating people, processes, and technology. **AI-driven finance functions enhance efficiency and growth**, while modern HR platforms transform workforce experiences.

Our touchless, transparent supply chain operation solutions improve revenue and working capital, and persona-driven digital interactions strengthen engagement across customers and employees. By embracing intelligent business operations, enterprises gain agility, scalability, and sustainable value to thrive amid changing market dynamics.

## Drive efficiency and personalization through intelligent contact centers

Contact center transformation helps businesses achieve their growth, experience, loyalty, and brand objectives by leveraging technology, data, and AI, all powered by our customer-centric approach. **Our solutions combine cloud-based Contact Center as a Service (CCaaS), advanced analytics, and cybersecurity to enhance agent efficiency, protect sensitive data, and enable seamless omnichannel engagement.**

Implementing these capabilities helps organizations future-proof their contact centers, enhance customer satisfaction, and drive growth. By evolving from reactive support to intelligent, adaptive operations, businesses can anticipate customer needs, deliver consistent, secure experiences, and strengthen loyalty – ensuring resilience and long-term value in a competitive market.

## Card payments are thriving globally, adapting to new age technologies

Our iTransform suite is a comprehensive framework designed to streamline and accelerate cards transformation programs. It enables financial institutions to modernize legacy systems, migrate portfolios, and enhance operational efficiency through a structured, modular approach. The suite incorporates a **robust migration reference architecture, cloud-native infrastructure, and domain-specific accelerators** that support every phase of transformation – from gap analysis and blueprinting, to data ingestion and fraud strategy alignment.

Its flexibility lets organizations choose between big-bang or phased migration strategies, supported by governance models, testing frameworks, and conversion pipelines that ensure minimal disruption and high fidelity in data handling.

# Ask the experts



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- **Banking:** Retail Banking, Wealth, Payments, Leasing, Capital Markets,
- **Insurance:** P&C, Life, Health
- **FS:** Sustainability



7 Jan 2025

11<sup>th</sup> edition

### World Retail Banking Report 2025



**Attract, engage, and delight**  
Spin the customer centricity flywheel



11 Mar 2025

21<sup>st</sup> edition

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22 Apr 2025

18<sup>th</sup> edition

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04 Jun 2025

29<sup>th</sup> edition

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4<sup>th</sup> edition

### World Payments Report 2026



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Winning back merchants means playing differently



25 Sep 2025

21<sup>st</sup> edition

### World Cloud for FS Report 2026



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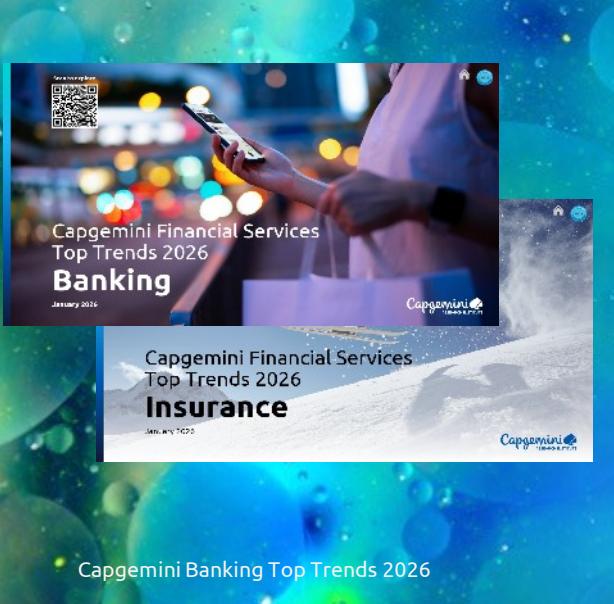
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