



## The ROI of a **Digital Core**

Leading BFS institutions are already realising measurable gains from core digital transformation. 60%

reduction in manual effort achieved through end-to-end digitalisation of dispute management.1 **25**%

efficiency uplift secured by digitising finance and operations processes.2

20%

reduction in TCO delivered via core banking and operations modernisation.3

## The Path to **Evolving** Core Capabilities

Foundations for an **AI-Native Enterprise** 

> Establish secure, compliant, cloud-ready systems.



**Enterprise Infrastructure** for Scalability

Build modern platforms that deliver reliable, cost-efficient services.



**Sustaining Innovation** and Intelligence

Embed Al and analytics to drive continuous improvement and new growth.



## Six Capabilities That Shift Banking from Risk to Reward



Compliance gaps, rising costs, and unproven ROI on digital spend.

disruption, and extended exposure to legacy risk.

Costly rollbacks, service

open-banking integration and slow new product launches.

Inflexible apps that block

and weak data security.

Siloed data slowing AML/KYC,

inaccurate regulatory

Legacy systems prone to

outages, high operating costs,

reporting, and fraud blind spots.

reputational loss from compliance failures.

Audit exceptions, fines, and



**Assessment** 



Packaged and **Custom Applications** 



**Cloud-Native Solutions** 



**Engineering** 





## Reward

A strategic roadmap that ensures every digital initiative meets compliance, cost, and growth objectives.

Structured, phased migrations that preserve continuity and cut risk while modernising core banking systems.

adapt to PSD2, open-banking, and customer demand.

API-first, modular apps that

always-on services and faster innovation.

Auditable, real-time data

pipelines powering faster

Compliant, resilient cloud

platforms that enable

onboarding, stronger compliance and sharper customer insight.

and strengthens regulatory confidence.

Continuous testing that reduces

risk exposure, speeds audits,



 $^2\,https://www.sutherlandglobal.com/insights/case-study/leading-financial-services-provider-accelerates-operational-efficiencies$ 

<sup>3</sup> https://www.sutherlandglobal.com/insights/case-study/digital-transformation-and-enhance-efficiency

Ready to go deeper? **Learn More** Explore all six core capabilities.

Artificial Intelligence. Automation. Cloud Engineering. Advanced Analytics. For Enterprises, these are key factors of success. For us, they're our core expertise.

We work with global iconic brands. We bring them a unique value proposition through market-leading technologies and business process excellence. At the heart of it all is Digital Engineering Services - the foundation that powers rapid innovation and scalable business transformation. We've created 363 unique and independent inventions, 250 of which are Al-based and rolled up under several patent grants in critical technologies. Leveraging our advanced products and platforms,

we drive digital transformation at scale, optimize critical business operations, reinvent experiences, and pioneer new solutions, all provided through a seamless "as-a-service" model For each company, we provide new keys for their businesses, the people they work with, and the customers they serve. With proven strategies and agile execution, we don't just enable change – we engineer digital outcomes.

