



SUTHERLAND®

The Banking Engineering Transformation Playbook: **Faster Releases. Lower Risk. Scalable Delivery.**

How Banks Can Build the Digital
Backbone Needed for Scale



Introduction

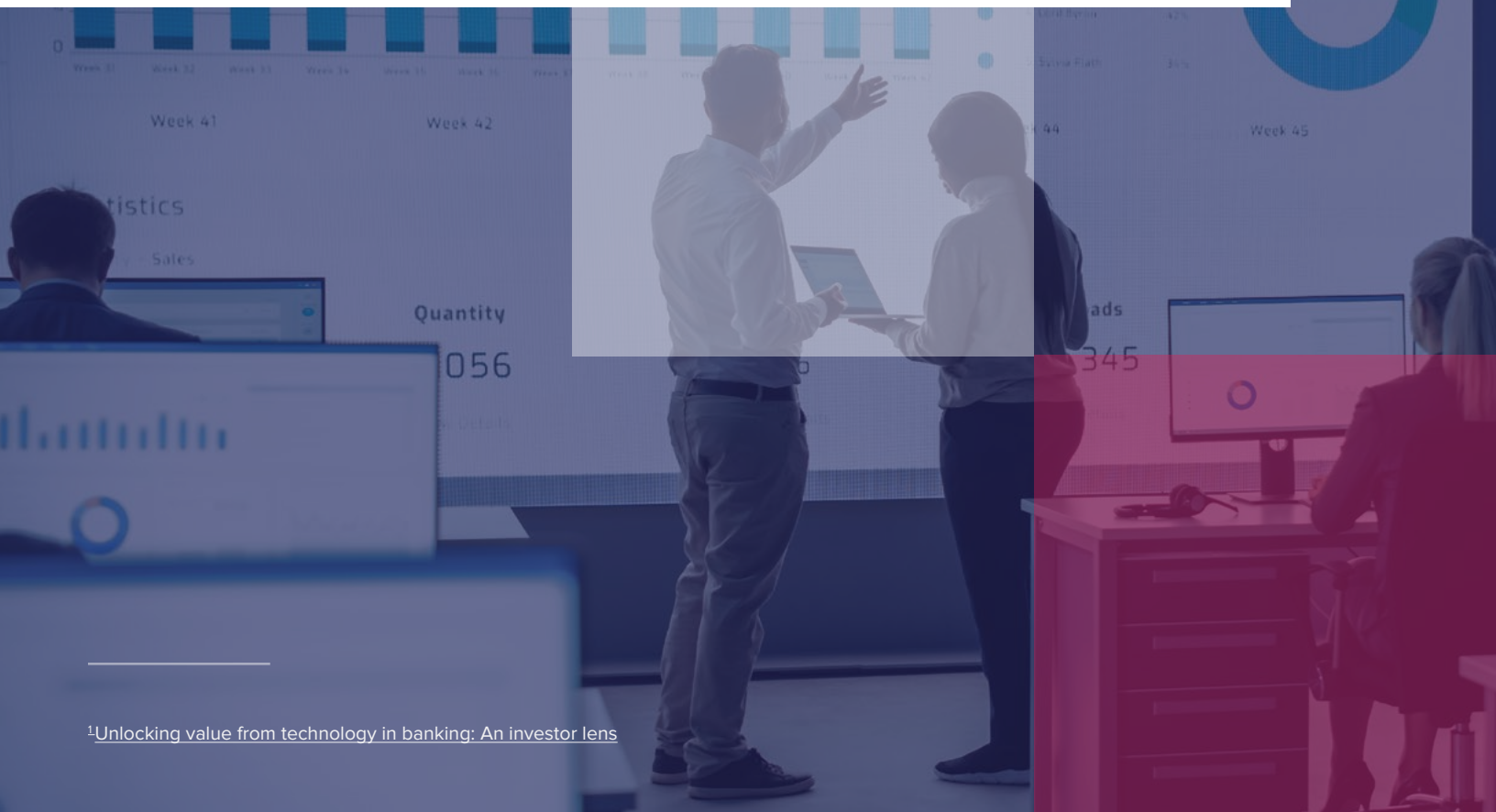
Vendor sprawl doesn't just increase cost, it slows delivery, increases release risk, and makes change harder to govern.

When engineering teams work across too many platforms and handoffs, testing becomes manual, incidents rise, and onboarding takes longer. The result is predictable: slower release cycles, higher operational drag, and less capacity for innovation just as expansion raises the bar for speed and reliability.

Despite spending over \$600 billion on technology every year, productivity in banking has fallen by 0.3% annually since 2010.¹ Agility, stability, and scale won't come with more spending or a larger stack, but with a transformed digital infrastructure, engineered for performance.

Many banks today are investing in and scaling digital-first experiences across payments, cards, and customer journeys. To sustain that momentum, **engineering needs to operate as a single, automated delivery system: faster releases, fewer incidents, cleaner data flow, and compliance-by-design.**

This playbook outlines a practical five-stage roadmap to help banks strengthen their digital backbone and build a solid data foundation.



¹Unlocking value from technology in banking: An investor lens

Why Engineering Transformation Matters Now for Banking Scale and Digital Velocity

The banking industry is entering a phase of growth where engineering capability will determine how fast and how far a bank can move. Your tech foundation directly impacts how quickly software ships, how reliably issues are resolved, and whether expansion feels effortless or complex. Modernizing engineering doesn't just upgrade systems: it amplifies every operation.



Growth Will Break What Engineering Doesn't Reinvent

Expansion magnifies complexity. Without unified engineering, scale slows momentum instead of accelerating it.



Reliability Is the New Strategy

In a digital bank, stability enables velocity. AI-driven, self-healing operations keep innovation moving without disruption.



The Market Rewards Banks That Build Fast

Leadership is defined by release speed. Faster, safer releases across cards, payments, and digital banking directly influence customer adoption and revenue capture. Automated testing and CI/CD turn ideas into impact faster.



Architecture Sets the New Edge

Legacy systems limit what's possible. Composable, API-first architecture gives a bank control over its future. Master Data Management + API-first design are now prerequisites for personalization, product launches, and clean integrations across channels.



Scale Requires Intelligence, Not Headcount

Sustainable growth comes from systems that scale themselves, not teams that struggle to keep up.

Digital Engineering Transformation is how banks turn complexity into capability, and ambition into execution at national scale.

The Digital Engine: Five Steps to Accelerate Banking Technology Excellence



Step 1

Stabilize 'Run' Operations

AI-powered Fusion Managed Services proactively detects and resolves issues, reducing disruption

Step 2

Accelerate Release Speed

Scriptless testing removes release bottlenecks, helping launch products faster without increasing risk



Step 3

Streamline Maintenance

AI-driven maintenance reduces firefighting, freeing engineering teams to focus on modernization and growth

Step 4

Modernize Core and Data Foundation

Composable architecture modernizes your core banking tech stack, enabling faster launches and cleaner integrations



Step 5

Scale Delivery Capacity

Scale delivery capacity through modern engineering models, supporting national expansion without rising complexity

The Banking DES Target State

Systems detect and resolve issues before teams feel the impact

Testing is automated, intelligent, and embedded across every pipeline

Engineering teams focus on innovation, not incident resolution

Technology scales seamlessly with national expansion

Releases move from code to production without friction or delay

Core platforms are composable, API-first, and easy to evolve

Data flows cleanly across systems, enabling faster, smarter decisions



This is digital engineering built for a unified, agile, next-generation bank

The Sutherland Impact

50%

faster product launches across offerings

50%

reduction in ERP and ITSM incidents

30%

reduction in overall tech delivery cost

Step 1 — Stabilize ‘Run’ Operations

The Problem

You only find out about issues with your system when something’s broken down. It’s impossible to act proactively, slowing down integrations, introducing downtime, and adding extra effort when trying to meet compliance metrics.

Sutherland’s Solution

AI-based managed services for Oracle Fusion Cloud ERP enable predictive monitoring and auto-resolution. That means more stable financial operations, fewer reconciliation errors, and stronger integration reliability across ERP-connected workflows with [Sutherland Sentinel AI](#)[®]. Typical outcomes include up to 40% reduction in ERP support costs, 2x faster incident resolution, 50% fewer manual reconciliations, and proactive prevention of up to 80% of recurring errors.



²Neobanking in the United States: Acceleration amid uneven ground

Step 2 — Accelerate Release Speed

The Problem

In modern financial services, the acquisition game is won by players who stay attuned to the market. Digital-first, agile-by-design neobanks captured the largest share of new account openings in 2025,² while traditional banks experienced a slowdown in growth. To stay competitive, your engineering team must treat speed to market as imperative.

Sutherland's Solution

Our [CloudTestr Platform](#) offers intelligent scriptless regression testing across Fusion ERP, core banking, and APIs, all integrated into CI/CD pipelines. This approach can halve regression testing time and enable up to 40% faster product launches across cards, payments, and rewards programs, allowing you to innovate at the speed of demand.

Step 3 — Streamline Maintenance

The Problem

IT teams spend disproportionate time resolving routine tickets instead of focusing on optimization and innovation. This reactive burden reduces productivity across the organization and increases operational risk.

Sutherland's Solution

Sutherland S3H.ai delivers AI-driven ITSM that triages, routes, and resolves tickets automatically, supported by predictive maintenance. This reduces recurring ticket volume and frees internal engineers to focus on modernization rather than firefighting.



Step 4 — Modernize Core and Data Foundation

The Problem

Financial institutions executives cited data siloes as the leading barrier to innovation: a fragmented core and data foundation doesn't just slow businesses down. It existentially weakens them.³

When data is spread across systems, teams spend time reconciling rather than building. This limits personalization, slows new product launches, and increases integration effort across digital channels- risking losing market share to competitors.

Sutherland's Solution

We can modernize the foundation through Composable Banking accelerators, API-first integration, and Master Data Management rationalization.

This reduces complexity, improves data trust, and enables faster product launches across cards, payments, and digital servicing. This typically translates into 20% lower TCO, 25% higher data accuracy, and 40% faster product launches.


Step 5 — Scale Proactively

The Problem

Are your systems ready to scale with you? Engineering that isn't optimized for scalability will always slow expansion and is liable to struggle under pressure, introducing faults and leakages that only grow as your business does.

Sutherland's Solution

We enable scalable delivery models that grow with your ambitions: global delivery pods, AI-enabled engineering fabric, and a structured capability build plan. Through access to a global engineering bench of up to 500+ specialists over 18–24 months, Sutherland helps reduce total tech delivery costs by up to 40% while maintaining speed, quality, and institutional knowledge, supporting sustained expansion without added complexity.



³Empowering Line of Business Users Through Data Democratization

Typical Implementation Roadmap

0-90 Days

- Sutherland CloudTestr pilot on one high-change program (cards, payments, or digital servicing)
- Fusion run stabilization assessment and incident baseline
- Sutherland S3H.ai ITSM triage automation for top ticket categories

90-180 Days

- Expand Sutherland CloudTestr across core and API regression suite
- Sutherland S3H.ai predictive maintenance and auto-resolution workflows

180-360 Days

- Composable modernization execution and MDM rollout
- Release governance and compliance automation embedded across pipelines
- Engineering scale model (GCC pods, metrics, operating cadence)

Why Sutherland

Our Edge

-  38+ years transforming BFS service
-  Proprietary AI platforms: **Composable Banking Platform Accelerator, CloudTestr, E.A.S.I Cloud Management**
-  Proven track record: product launches accelerated by 40%, 35% reduction in total cost of ownership, 100% accuracy

Make innovation part of your DNA by optimizing engineering workflows.

Let's explore how a modern data foundation can support banking's next phase of growth.

Let's redesign your engineering workflows together.

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 AI-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.

