



CCBN EXECUTIVE INNOVATION FORUM

Core modernization: cloud, cloud, APIs and data strategy strategy

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Core modernization is business modernization

A strategic vision for the bank

Collective C-suite buy-in

A continuous improvement improvement mindset

Rethinking internal processes and client interactions

Doing nothing is falling behind.

What the core providers are saying now

FISERV

A progressive approach
rather than full
conversions

FIS

Modernize progressively,
not rip and replace

JACK HENRY

Decoupling the core into
cloud-native, API-
API-first components

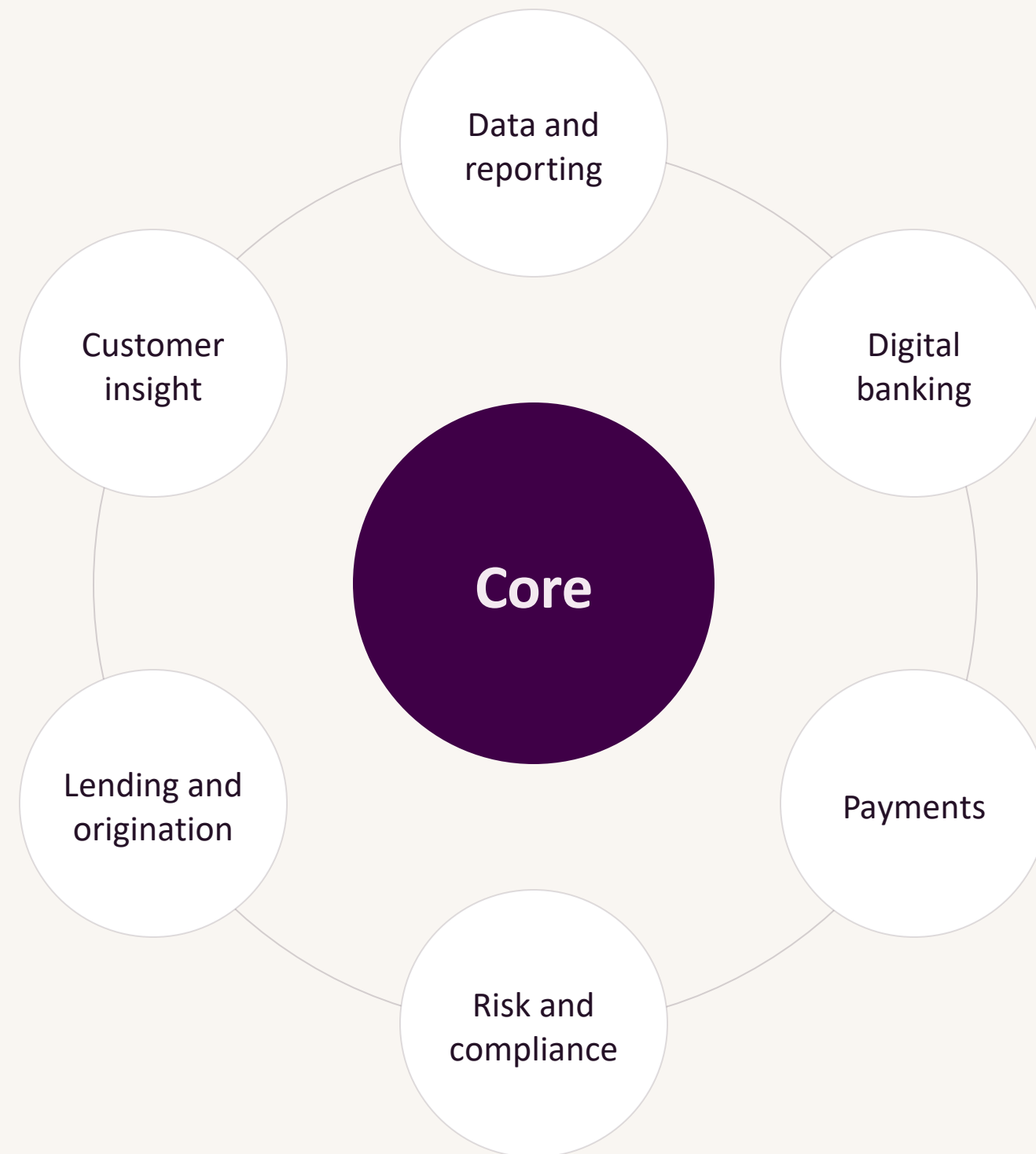
CSI

An open integrated core,
core-agnostic, on your
terms

84%

of banks are raising technology spend this year,
while planned system replacements keep
outrunning actual deployments.

Source: Cornerstone Advisors, What's Going On in Banking 2026



The core is going to be the core

What you are really shopping for is the capabilities around it.

So ask two things:

- 1 - How much of your stack is core-provided
- 2 - How nimble is that partner when you need something new.

**Even if they have what you want, can
can you get there fast enough?**

**Is there an alternative that gets you
you there faster?**

Whether the options are real

BEFORE YOU CONNECT, ASK

- Read access or write access
- What the contract permits
- Cost per call and rate limits
- Who does the work and who sets the priority

TWO DIFFERENT THINGS

One connectivity need is a project you solve once.

An API strategy is the framework you apply every time.

If you are going to partner, you are in the cloud. Build the framework risk-based.

You own it. The question is whether you can reach it.

48%

of banks now name lack of data and operational metrics a top technology challenge.

UP FROM 27% A YEAR EARLIER

Source: Cornerstone Advisors, What's Going On in Banking 2026

Renewal is when you have the leverage. Ownership, access and retrieval language goes in then.
in then.

What more can you get for the same spend?

Not what can you cut.