

You're a Legacy Operator

fiserv.

Offering foundational digital payments capabilities

Legacy Operators mostly focus on offering foundational capabilities – like account-to-account (A2A) transfers and online bill pay. Couple this with constraints from legacy systems and limited resources, and the idea of change becomes even more daunting.

But as financial services become increasingly more digital, financial institutions must also evolve. This means adopting a digital payments strategy and corresponding capabilities that meet accountholders where they are, without increasing risk. Which, in turn, requires knowing where you are in digital payments maturity – and where to go next.

You are here

Legacy Operator

Pragmatic Adopter

Progressive Mover

Trendsetter

Trailblazer

You are at the beginning stages of digital payment readiness

While you may be interested in adopting additional capabilities, you're still very early in planning how to do so. And that's ok! It's never too late to start taking steps toward offering more digital payment options – especially ones that improve customer experiences, risk management and operational efficiencies.

But that's easier said than done, right?

What's shaping digital payments strategy for Legacy Operators?

56%

- Say enhancing the customer experience¹
- Say improving operational efficiency and reducing costs¹
- Say improving risk management and fraud prevention¹

¹ "The State of Digital Payments: U.S. Banking Maturity Survey," American Banker, March 2026

Now that you know where you are, determining where to go becomes easier

So, what's next on *your* journey to digital payments maturity? For Legacy Operators, advancing to the next stage requires offering additional capabilities such as:



AP and AR solutions
for small business



Sending payments through
FedNow® and the RTP® Network



Commercial (large enterprise) payments

Offering AP and AR solutions to small business customers helps strengthen and deepen those relationships through addressing a critical need for more advanced services and features.

Implementing systems for sending payments instantaneously helps ensure you're set up for success as FedNow and RTP payment rails continue to influence the industry.

Digital payments maturity can't happen if you don't start

Fortunately, it's the perfect time for your financial institution to take the next step – small, yet impactful, shifts that will ultimately improve experiences, create efficiencies and reduce risk.



Fiserv is here to support you at every step.

As your trusted partner for uplevelling digital payments capabilities, we can help you progress along your maturity journey – no matter where you currently are, or where you're heading.

Contact our digital payments experts today to get moving.

Connect with us

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