

You're a Pragmatic Adopter

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Equipped with basic digital payments capabilities,
but ready to offer more

Pragmatic Adopters typically prioritize core offerings with customers, but you're also likely already planning for some enhancements. And while you still experience constraints from legacy systems and limited resources, you have the foundational elements in place – including key functionality like sending instant payments.

But keeping up with the demands of a new generation of consumers and technology options can be challenging. It requires a digital payments strategy that helps you fine-tune your capabilities while remaining agile. It also requires knowing where you currently are in digital payments maturity – and where to go next.

Trailblazer

Trendsetter

Progressive Mover

You are here

Pragmatic Adopter

Legacy Operator

You are making measurable progress and planning for near-term enhancements

You're already making (and seeing) progress, which is fantastic. But it's important to keep taking steps to enhance the capabilities that will help improve your customer experience, risk management and customer retention.

What's shaping
digital payments
strategy for
Pragmatic
Adopters?

68%

Say enhancing the
customer experience¹

61%

Say improving
risk management and
fraud prevention¹

48%

Say increasing
customer retention
and loyalty¹

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

Now that you know where you are, your progress can continue

So, what's next on *your* journey to digital payments maturity? For Pragmatic Adopters, advancing to the next stage requires adding capabilities such as:



Cross-border payments solution(s)



ISO 2022 compliance



Zelle® for Small Business

ISO 2022 enables faster, data-rich transactions with reduced errors. Cross-border payments meet rising customer demands and offers new revenue streams. And offering person-to-person (P2P) payments capabilities like Zelle® to small business customers provides a convenient alternative that improves satisfaction and loyalty.

Let's advance your digital payments maturity together

Fortunately, the opportunities are already on your radar, and your financial institution has begun taking the steps needed to make new capabilities live. Soon you'll be even further along in improving customer experiences, better managing risk and increasing customer retention.

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Fiserv is here to support you along the way.

As your trusted partner, we can help you uplevel your digital payments capabilities – no matter where you currently are in your journey, or where you're heading.

Contact our digital payments experts today to keep moving.

Connect with us

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