

You're a Progressive Mover

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Offering a broad set of digital payments capabilities,
plus advanced features

Progressive Movers typically offer core digital payments capabilities with many advanced features – like cross-border payments solutions – in real time (or nearly so). Fortunately, you're probably not stymied by legacy systems and resource constraints. But you may not have figured out how to effectively integrate, coordinate and scale multiple vendors.

There are many reasons why adopting a digital payments strategy is critical for financial institutions like yours. But making progress in this area can be challenging, as no one strategy fits all customer needs. Knowing how to refine and adjust requires knowing where you are in digital payments maturity – and where to go next.

Trailblazer

Trendsetter

You are here

Progressive Mover

Pragmatic Adopter

Legacy Operator

You are making great strides and gaining momentum

You're already making incredible headway in enhancing your capabilities, and you're committed to doing so for the long term. And we can tell – it shows through evident progress toward your goals of improving the customer experience, operational efficiencies and more.

What's shaping
digital payments
strategy for
Progressive
Movers?

56%

Say enhancing the
customer experience¹

51%

Say complying with
ever-changing regulatory
requirements¹

50%

Say improving
operational efficiency
and reducing costs¹

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

Now that you know where you are, it's time to accelerate

So, what's next on *your* journey to digital payments maturity? For Progressive Movers, advancing to the next level requires capabilities such as:



Enabling Zelle® in bill pay



One integrated accounts
payable (AP) and accounts
receivable (AR) solution for
small businesses

Offering person-to-person (P2P) payment capabilities like Zelle® in bill pay helps meet demands for secure bank-to-bank transfers through a platform many are already familiar with. Additionally, offering one integrated AP and AR solution helps modernize and broaden the payments capabilities you enable for small businesses.

Getting digital payments capabilities right is crucial

Fortunately, you're well on your way to maturity, already offering many of the advanced features today's customers demand. And at this stage, your goals of enhancing customer experiences, increasing operational efficiencies and more easily complying with regulatory requirements are all within reach.

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Fiserv is here to support you as you continue to pick up speed. As your trusted partner, we'll help you enhance your digital payments capabilities and layer in new ones – no matter where you currently are in the journey, or where you're heading.

Contact our digital payments experts today to keep moving.

Connect with us

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