

You're a Trailblazer

fiserv.

An industry leader with a full suite of modern digital payments capabilities

Trailblazers represent the industry's leaders, serving as the benchmark for digital payments maturity. As such, your focus is typically on keeping your lead while continuing to drive digital transformation across your organization.

While in-person interactions become less and less frequent for financial services, offering a variety of digital payments capabilities is more important than ever. But modernizing core systems and features is no small feat. And doing so effectively requires knowing where you are in digital payments maturity – and what comes next.

You are here

Trailblazer

Trendsetter

Progressive Mover

Pragmatic Adopter

Legacy Operator

You are at full digital payments maturity

You've already developed a robust digital payments strategy, supported by a comprehensive suite of capabilities – including sending and receiving instant payments, and stablecoin products and services. And, along with widespread ISO 20022 compliance, you're successfully working toward full modernization of legacy systems and improving customer experiences along the way.

What's shaping digital payments strategy for Trailblazers?

53%

Say driving digital transformation across the organization¹

47%

Say increasing customer retention and loyalty¹

41%

Say modernizing legacy infrastructure and core systems¹

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

You're at peak maturity. So, what's next?

Trailblazers are at the top end of the maturity curve, but that doesn't mean your journey is over. No matter how far along you are, there are always more steps to be taken. While you might not need new capabilities right now, successfully driving digital transformation requires a strategic partner who can help you with:



Scaling your business and integrating additional capabilities over time



Seeing what's next – and staying ahead of it



Ensuring agility in ever-changing markets

Don't stop while you're ahead

You're leading the market in digital payments maturity, with a highly formal, disciplined strategy and robust vendor ecosystem already in place. While more capabilities bring more complexity, you've got this – especially with the right partner in your corner.



Fiserv is here to support you now and in the future. As your trusted partner, we help simplify the complex – so you can keep your competitive edge, continue enhancing capabilities, stay agile and effectively scale your business.

Contact our digital payments experts today to learn more about how to maintain your Trailblazer status.

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