

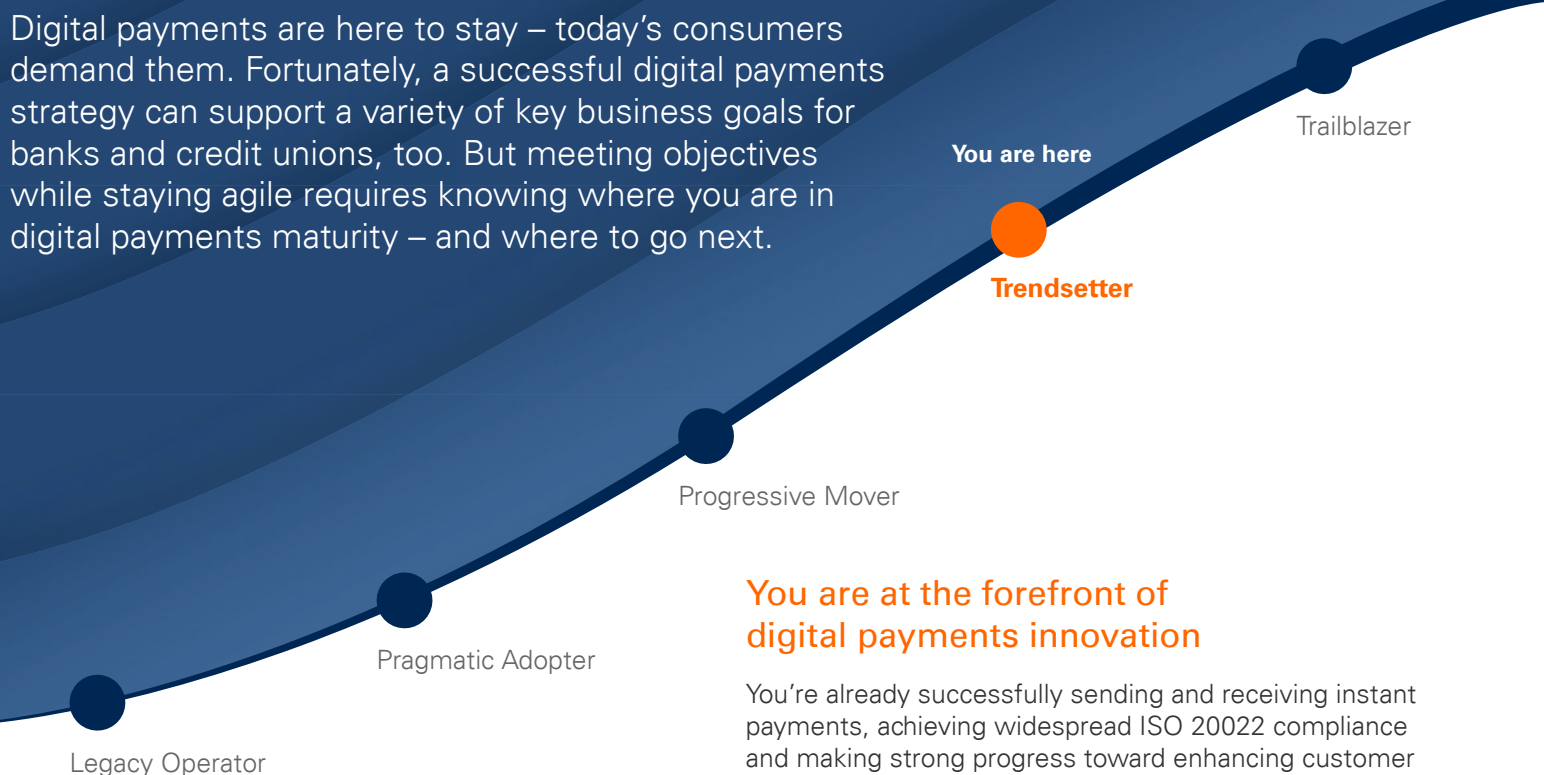
You're a Trendsetter

fiserv.

Offering a comprehensive suite of digital payments capabilities

Trendsetters aren't typically focused on establishing comprehensive digital payments capabilities – those are already in place. For you, it's more about leading the market and staying ahead of the competition with new and advanced capabilities.

Digital payments are here to stay – today's consumers demand them. Fortunately, a successful digital payments strategy can support a variety of key business goals for banks and credit unions, too. But meeting objectives while staying agile requires knowing where you are in digital payments maturity – and where to go next.



You are at the forefront of digital payments innovation

You're already successfully sending and receiving instant payments, achieving widespread ISO 20022 compliance and making strong progress toward enhancing customer experiences, improving risk management and finding efficiencies that reduce costs. You're ahead of the curve and committed to maintaining your progress – and it shows.

What's shaping
digital payments
strategy for
Trendsetters?

48%

Say enhancing the
customer experience¹

47%

Say improving
risk management and
fraud prevention¹

46%

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, what's next?

Trendsetters are very far along the maturity curve, and advancing beyond this stage essentially requires having stablecoin-related products that enable near-instant, low-cost, cross-border transactions. Offering these services alongside foundational capabilities enables you to accommodate more digitally savvy consumers without alienating those who may just need the basics.

It also helps to have a strategic partner who can support you with:



Stablecoin products and services



Implementing new and enhanced
features as they're ready



Standing out in a seemingly
ever-growing sea of competition

You're already ahead of the pack. Keep going.

Fortunately, you've got a leg up when it comes to maturity, with a robust strategy and vendor ecosystem already in place. With just a few additional capabilities and the right partner, you'll be a Trailblazer in no time.



Fiserv is here to support you whenever you need it. As your trusted partner, we'll help you stay agile and enhance capabilities as new market demands emerge. No matter where you currently are in the journey – or where you're heading – we've got your digital payments needs covered.

Contact our experts today to level up.

[Connect with us](#)

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