



The New Job of the Business Checking Account:

Reconnecting the Workflows That Power Small Business Relationships

Ron Shevlin

Chief Research Officer
Cornerstone Advisors

COMMISSIONED BY

fiserv.



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For information, contact:

Cornerstone Advisors
7272 E. Indian School Road, Suite 400
Scottsdale, AZ 85251
Tel: 480.423.2030
Email: info@crnrstone.com



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Rethinking the Fintech Threat

For decades, the business checking account sat at the center of small business banking—not because it did the most for a business, but because it was the only place where the work could happen.

Businesses deposited receipts into it, paid bills from it, borrowed against it and reached treasury management, merchant services, cards and commercial lending through it. With no way to unbundle those activities, every one of them ran through the account—and running through the account was what made the bank the center of the relationship.

The checking account wasn't simply where businesses kept their money. It was where they managed their financial lives, because it was the only place they could.

That model served banks well: Controlling the account meant controlling the relationship. It also rested on the assumption that the checking account was the primary way businesses reached financial services. Once software made it possible to deliver each of those capabilities on its own, the assumption broke, and every function surrounding the account became contestable.

The Role of the Checking Account Changed

Fintechs didn't set out to build better checking accounts; they found opportunities around them. Payment processors simplified card acceptance, expense management providers automated employee spending, accounts payable platforms streamlined vendor payments, e-commerce platforms embedded financial services into the selling process, and accounting platforms became the system of record for millions of businesses.

Each solved a specific operational problem. Individually, none threatened the checking account. Collectively, they unbundled the activities that once made it the center of a small business's financial life. What changed?

- **Settlement.** Small businesses still settle their money into the checking account. Increasingly, however, they do their work somewhere else. They monitor cash flow in accounting software, approve expenses in spend management platforms, accept payments through specialized payment providers, and manage receivables, inventory, payroll and commerce in function-specific apps.
- **Workflows.** Every workflow that migrates outside the bank takes more than fee income with it. It also takes customer engagement, operating data and opportunities for the bank to understand what's happening inside the business. Those interactions increasingly determine which institution is best positioned to anticipate financing needs, deliver relevant advice and deepen the relationship.

The checking account still anchors the financial relationship. What's changed is the role it plays. Instead of serving as the place where businesses manage their financial lives, it has increasingly become the place where financial activity settles after the work has already been done elsewhere.



The Checking Account's Next Job

The account kept the money but lost the work. The opportunity—and the new job of the business checking account—is to reconnect the two. Not by replacing every fintech application, but by making the financial institution the place where the relationship is informed by the workflows that businesses rely on—instead of simply where money lands after the work happens elsewhere.

The checking account's old job was to facilitate transactions. Its new job is to make the relationship smarter.

That's both a challenge and an opportunity for community banks and credit unions, and this report maps it in three parts:

- How fintech companies reshaped small business banking one workflow at a time
- Why banks retained the relationships that many expected them to lose
- How financial institutions can give the business checking account a new job—and, in doing so, reconnect the workflows that power small business relationships

About the Research

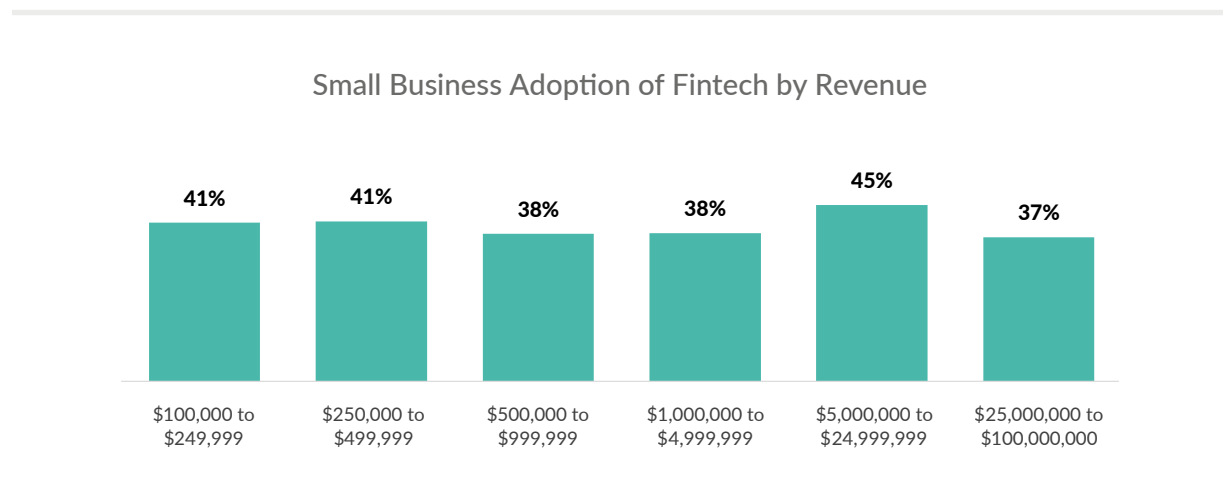
In Q3 2026, Cornerstone Advisors surveyed 1,011 U.S. business owners and executives responsible for banking and financial decisions. Respondents represented businesses with annual revenue ranging from \$100,000 to \$100 million across a broad range of industries, business maturities and operating models. Throughout the report, we combine those survey findings with prior Cornerstone Advisors research into small business banking, payments, commercial lending and financial technology adoption.



How Fintechs Won the Workflow

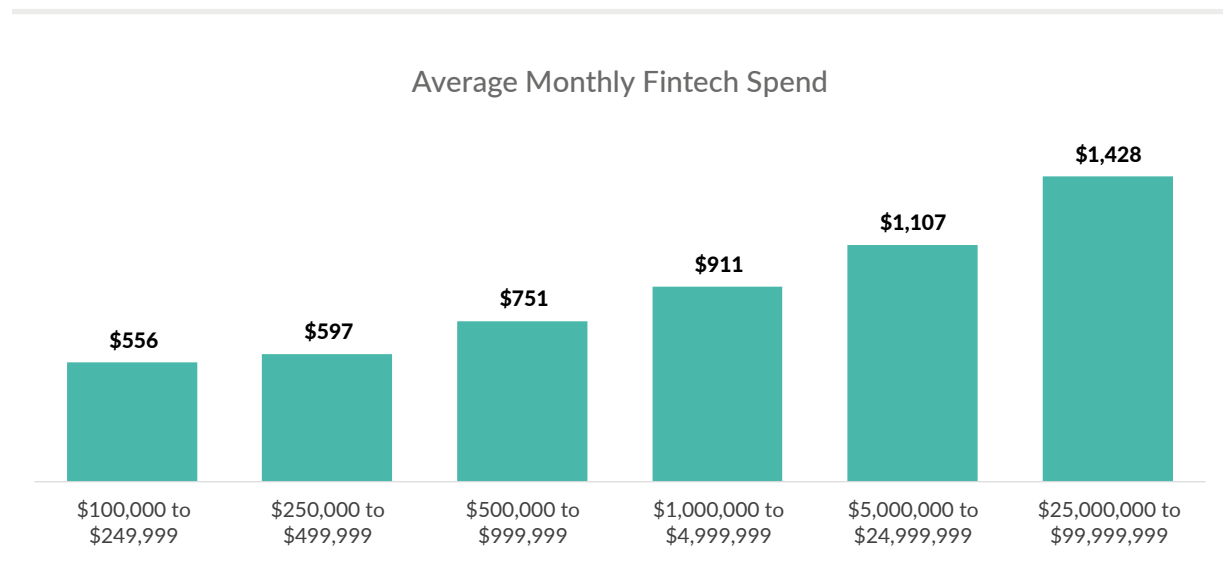
Fintech use by small businesses is entrenched and consistent across all sizes of businesses. Roughly 4 in 10 businesses with annual revenue between \$100,000 and \$100 million have an account with one or more fintechs (Figure 1). On average, small businesses using fintechs spend between \$500 and \$1,500 per month on fintech fees, subscriptions and transaction costs (Figure 2).

FIGURE 1:
Small Business Adoption of Fintech



Source: Cornerstone Advisors

FIGURE 2:
Small Business Monthly Spend on Fintech



Source: Cornerstone Advisors



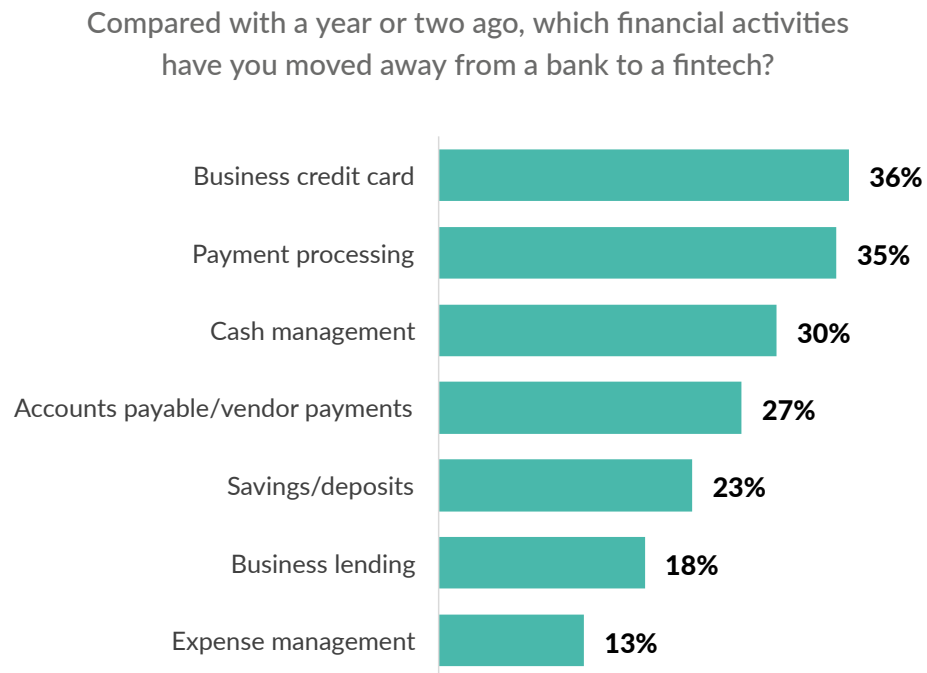
Fintechs competing for small business relationships entered the market in different ways. They monetize different data and solve different business problems. Lumping them together under the label “fintech” obscures how they actually compete, which makes it harder for banks to respond effectively. They entered through:

- **Payments.** For millions of businesses, the first fintech relationship was accepting a card payment. Square, PayPal, Shopify and Stripe embedded themselves directly into the revenue cycle. Once they controlled payment flows, they gained something banks rarely possess: continuous visibility into sales activity. That data naturally expanded into business checking, savings, cards and lending, with underwriting based on actual payment volume rather than historical financial statements.
- **Spend management.** Brex, Ramp and Mercury influence the market by focusing on finance teams, startups and high-growth businesses where expense management and corporate cards represented a natural point of entry. Mercury is expanding beyond startups, while Ramp continues pushing deeper into spend management and AI-driven finance operations. They demonstrate that controlling employee spending creates opportunities to control broader financial relationships.
- **The books.** QuickBooks and BILL didn’t compete for deposits; they became the financial system of record. When a business manages invoices, expenses, receivables, payroll and cash flow inside its accounting software, the software—not the bank—becomes the first place an owner goes to understand the financial health of the business. That creates a different competitive problem. A bank promising “cash-flow visibility” is competing against an app that already generates the data.
- **The consumer door.** SoFi and Cash App have relationships with millions of consumers who do gig work, have side hustles and are creators. These “bizumers” don’t separate their financial lives the way banks separate consumer and commercial banking. Their income, expenses, borrowing and savings often move between personal and business accounts throughout the month.
- **Industry expertise.** Companies like Toast, Gusto and Panacea Financial specialize in a single industry’s operating model, building underwriting, payments and cash-management capabilities around workflows banks often struggle to understand. Industry specialization became their competitive moat.

The five groups may differ in how they entered, but the pattern is consistent: own a workflow, generate proprietary operating data, then expand into financial services. The migration is visible by activity (Figure 3). The account still anchors the relationship—68% of monthly spending still runs through the primary provider—but the direction of travel is away from the bank, one workflow at a time.



FIGURE 3:
Financial Activities Moved From a Bank to a Fintech



Source: Cornerstone Advisors

What do fintechs do better than banks? Small business perspectives are industry-specific, and the reasons range from lending to payments to cash flow management (Table A).



TABLE A:
Fintech Strengths by Industry

Industry	Fintech Strengths
Restaurants/food service/hospitality	• Faster settlement and daily access to card sales • Tools for tip management and daily cash reconciliation • Equipment or buildout financing on the business's timeline
Healthcare	• Financing designed around the practice's revenue cycle • Bridging the cash flow gaps created by insurance reimbursement timing • HIPAA-compliant payment processing
Construction/real estate	• Tools for tracking project-level cash flow • Draw schedule or project-based financing • Handling subcontractor payments, retainage or lien complexity
Retail/personal services	• Financing designed around inventory purchasing and restocking • Supporting both in-store and online payment processing • Underwriting that accounts for inventory cycles and seasonal revenue swings
Professional services	• Tools for managing partner or owner distributions • Underwriting that values client relationships, contracts and recurring revenue • Trust account or IOLTA management support
Technology/software/IT	• Understanding SaaS business models, deferred revenue and subscription-based cash flow • Financing for the gap between customer acquisition costs and long-term contract value • Integration with billing, subscription management, and ERP platforms

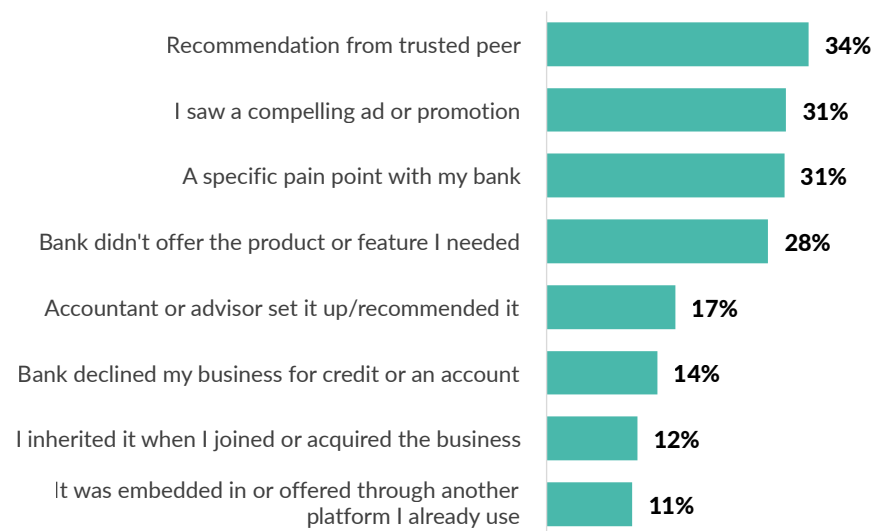
Source: Cornerstone Advisors



What triggers the move to a fintech? Businesses adopted fintechs because of peer recommendations, compelling ads or promotions, a specific pain point with the bank—e.g., slow approval, a bad digital experience, high fees—or because the bank simply didn't offer the product they needed (Figure 4).

FIGURE 4:
Motivators to Using Fintechs

What triggered your business's use of a fintech provider?

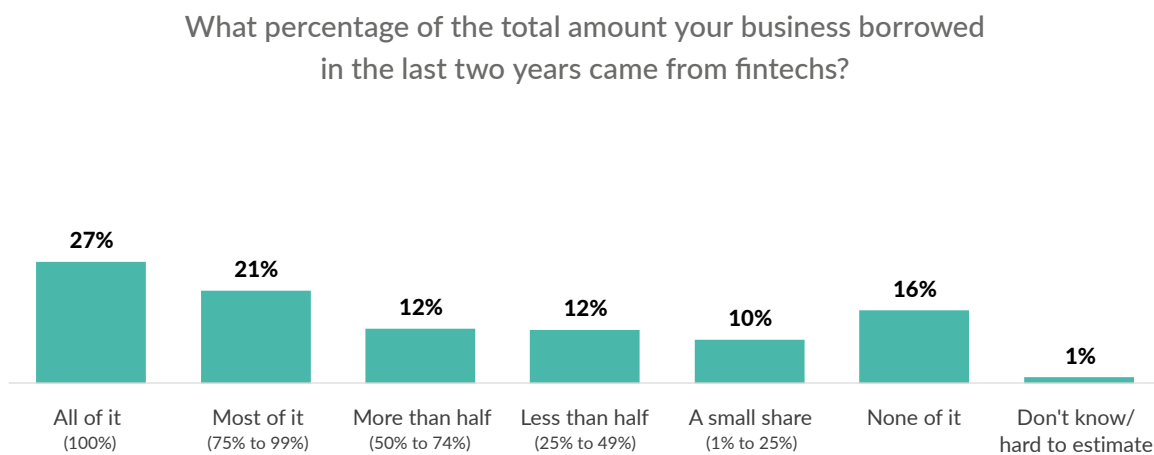


Source: Cornerstone Advisors

Capturing the workflows is helping fintechs capture small businesses' borrowing activity. Roughly 3 in 10 businesses said they've borrowed in the past two years, 30% of which borrowed more than \$500,000. Among those that borrowed, about a quarter got all of their loans funded by fintechs, and 1 in 5 got somewhere between 75% and 99% of their loan amounts provided by fintechs (Figure 5).



FIGURE 5:
Small Business Borrowing From Fintechs



Source: Cornerstone Advisors

CORNERSTONE'S TAKE:

Banks often ask how to compete with fintech. The better question is: Which workflow is creating competitive pressure? Different workflows require different strategic responses. What these companies have in common isn't their products. It's the sequence they followed: own a workflow, generate proprietary operating data, then expand into financial services. The challenge for banks and credit unions is rebuilding the workflows around relationships they still control.

The Leading Edge: Fintech-Primary Small Businesses

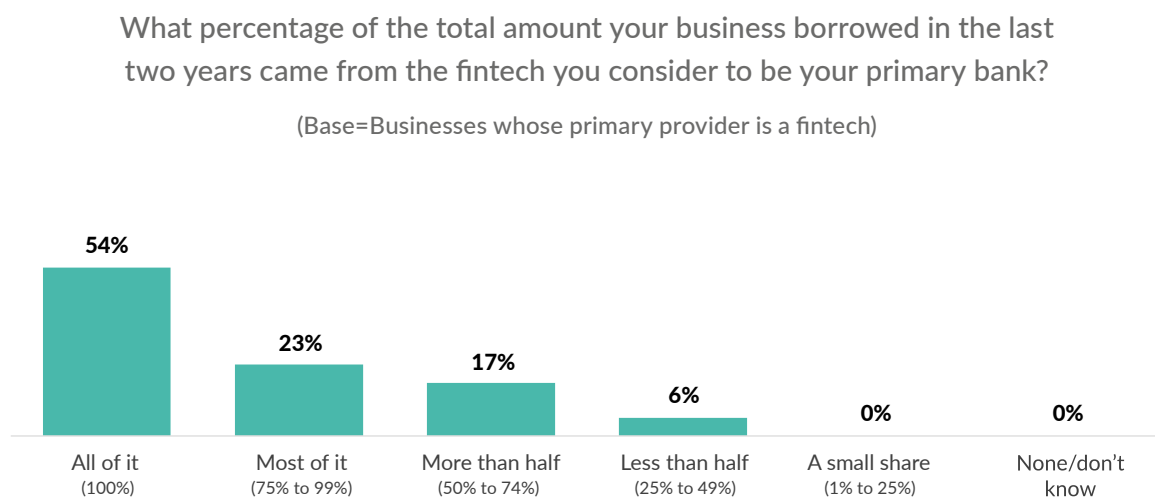
Only about one in 10 business owners consider a fintech their primary financial provider. That share is small, but it's the leading edge of the shift, and it is concentrated in three names: PayPal, SoFi and Square. The doors these businesses came through—payments and the consumer relationship—are the fastest-growing in fintech. The small businesses that consider a fintech their primary financial provider:

- **Come from card-accepting, variable-revenue industries.** Restaurants and food service, retail and personal services are overrepresented, while technology and manufacturing are underrepresented. Their cash flow is more likely to be seasonal. These are the businesses Square and PayPal reach through the point of sale, and the ones a bank's generic underwriting reads worst.
- **Came because a bank pushed them there.** Fintech-primary businesses turned to a fintech after a specific pain point with their bank, often because the bank declined them for credit or an account.
- **Stay for the workflow.** These businesses rate their primary provider higher than other businesses rate theirs on real-time cash visibility, paying vendors on time, and integrating accounting and ERP systems. They also weigh the relationship differently: A high-quality digital experience is the single thing that matters most to them, while safety of money and data and transparent pricing matter less.



The overall trajectory points in the fintech direction. Fintech-primary small businesses have moved deposits toward fintechs over the past two years. Banks are losing the lending business, as well. Among fintech-primary businesses that took out loans, half got all their loans from the fintech they consider to be their primary provider, and another quarter got between 75% and 99% of their total loans from that fintech (Figure 6).

FIGURE 6:
Fintech Borrowing by Fintech-Primary Businesses



Source: Cornerstone Advisors

Being fintech-primary isn't the same as being lost to banks, however. This is the most restless segment in the study. Roughly 4 in 10 are very open to moving their primary relationship back to a traditional bank. The top factors getting them to move: 1) a trusted peer or fellow business owner made the switch and recommended it, and 2) a bank matched the digital experience they get today.

CORNERSTONE'S TAKE:

The fintech-primary segment is small but growing. Businesses formed today are choosing the fintech-primary route at more than twice the rate of established firms. The segment is also the most winnable in the market—restless, open to returning, and moved by peer proof and digital parity rather than a sales pitch. Banks that treat “1 in 10” as a rounding error will watch it compound. Banks that treat it as a design target will learn what the next decade of small business banking requires.



Banks Didn't See It Coming—But Aren't Out of the Game

Banks lost ground, and not for the reason usually cited. The conventional narrative is that banks lost because fintechs built better digital experiences, better apps, better onboarding and better user interfaces. Those things helped, but they don't explain why fintechs became so deeply embedded in small business banking without displacing banks as the primary financial relationship. Banks missed the importance of three things:

- **Workflow.** Fintechs succeeded without convincing businesses to switch banks because they weren't really competing against the bank—they were competing against the workflow. While banks organized themselves around products—checking accounts, treasury management, commercial loans and business credit cards—fintechs organized themselves around the work small businesses do every day: accepting payments, paying suppliers, managing expenses, sending invoices, reconciling accounts and forecasting cash flow.
- **Measurement.** Banks measured relationships through balances, products per household and loan growth. As long as deposits stayed in place, the relationship appeared healthy. Fintechs measured engagement. Every payment processed through Square, every invoice generated in QuickBooks, every expense approved in Ramp, and every subscription billed through Stripe represented another interaction with the customer and another opportunity to collect operating data.
- **Data.** Fintechs' competitive advantage is better information. Banks have always had financial data, but fintechs built businesses around operational data. Financial data tells you what happened. Operational data often tells you what's happening—and what's about to happen.

For decades, the business checking account wasn't just the place where businesses held their money; it was the default distribution mechanism for financial services. Payments, credit, treasury management and financial information naturally accumulated around it because there was nowhere else for them to live.

Software changed that. Financial capabilities no longer had to be delivered through the bank. They could be embedded directly into the applications businesses used to run their companies.

That's why fintechs expanded naturally into lending, cash management and treasury services. They didn't need to begin with those products because the workflow generated the insight needed to build them later.

Getting Back in the Game

Fintech's greatest strength has been its ability to improve financial workflows, but its biggest challenge has been turning those workflows into a broader banking relationship. That hasn't happened because running part of a business's financial operation is fundamentally different from serving as its primary financial institution.



Businesses judge a primary relationship on operational value, not price. What matters most is confidence in where their cash stands, time savings, a strong digital experience, and software that fits the way they work; transparent pricing ranks near the bottom (Figure 7).

FIGURE 7:
What Matters Most in the Primary Banking Relationship



Source: Cornerstone Advisors

The gap between workflow adoption and relationship ownership isn't an accident. It reflects a fundamental difference between what fintechs were designed to do and what businesses still expect from a financial institution. Banks continue to play a broader role in the financial life of small businesses for three reasons:

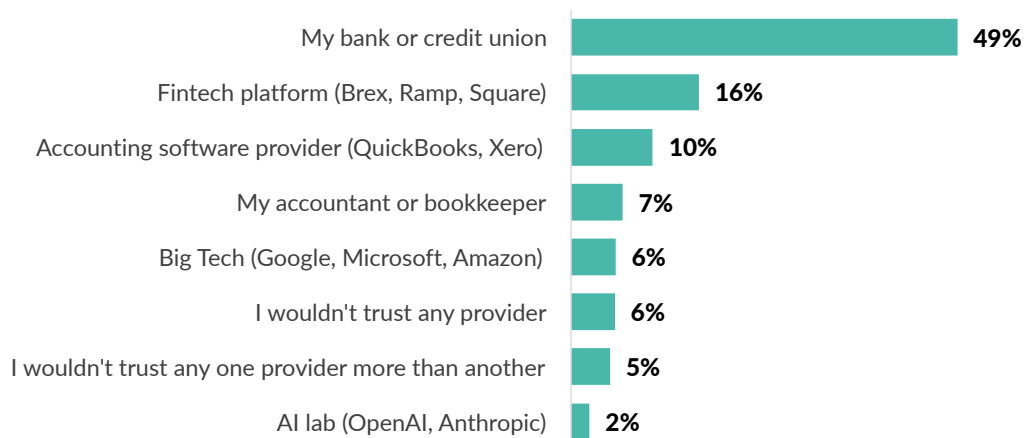
- **Deposits remain the anchor.** Deposits are more than another product. They create opportunities for lending, treasury management, merchant services, and financial advice that fintech platforms often struggle to replicate. For all the attention paid to fintech adoption, banks continue to occupy the center of the financial relationship, even if they no longer occupy the center of the workflows.



- **Complexity favors banks.** Fintechs succeeded by simplifying financial tasks. As companies grow, however, financial needs become more interconnected: cash management affects borrowing, treasury decisions influence investment plans, and expansion creates more complicated financing requirements. That is where banks hold an advantage: Relationship managers understand local markets, commercial lenders evaluate opportunities that don't fit standardized underwriting models, and treasury specialists help businesses manage liquidity across accounts and payment channels.
- **Trust becomes banks' competitive advantage.** The next phase of competition may strengthen one of banking's oldest advantages. Artificial intelligence will increasingly shape cash-flow forecasting, fraud detection, credit decisions, treasury management and financial advice. The question won't simply be whether businesses use AI. It will be who they trust to use AI on their behalf. Asked whom they'd trust most to provide AI-powered financial tools, businesses named their bank or credit union over fintechs, software providers, big technology companies and AI companies combined (Figure 8).

FIGURE 8:
Who Businesses Trust for AI-Powered Financial Tools

Who would you trust most to provide AI-powered financial tools for your business?



Source: Cornerstone Advisors

The fintech edge is also narrower than the narrative suggests. Among businesses that use both banks and fintechs, businesses rate banks at least as highly as fintechs on every core financial-management challenge (Table B). The fintech advantage is concentrated in workflow and software fit, not in the fundamentals of managing money.



TABLE B:
Financial Management Challenge Ratings

Percentage of Small Businesses Rating Banks and Fintechs “Very Well”		
Challenge	Banks	Fintechs
Protecting the business from fraud/scams	59%	54%
Real-time visibility into cash position	54%	51%
Managing and paying vendors on time	55%	52%
Access to credit or capital when needed	54%	48%
Getting paid faster/collections	50%	48%
Forecasting cash flow	50%	47%
Integrating accounting and ERP systems	49%	45%
High banking or transaction fees	46%	41%

Source: Cornerstone Advisors

The Opportunity Is Bigger Than Many Banks Realize

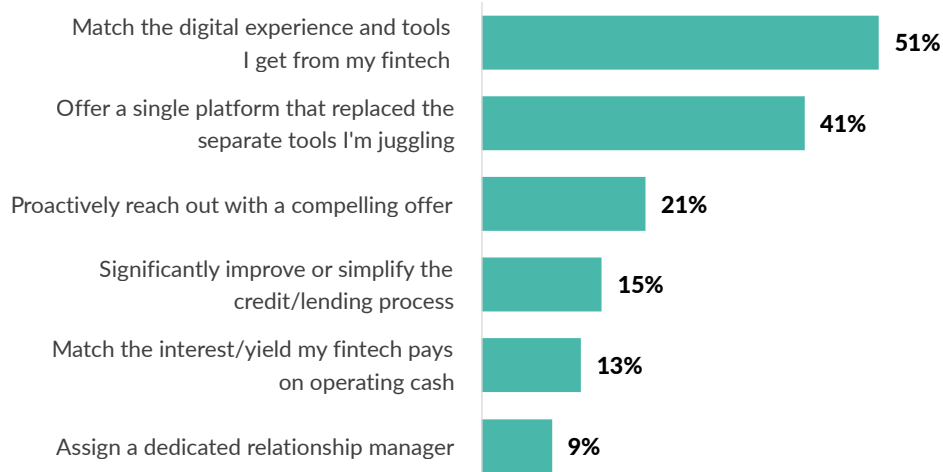
Businesses aren’t asking banks to replace every fintech they use. They’re asking them to eliminate the reasons they adopted those fintechs in the first place. More than a third (36%) of businesses said they would definitely consolidate more of their financial activity with their bank if it offered capabilities comparable to the fintech platform they value most, and 37% said they would probably do so.

The triggers are specific and buildable. Businesses would consolidate if banks matched the digital experience they get from their fintechs and/or offered a single platform to replace the tools they juggle (Figure 9).



FIGURE 9:
Motivators to Switch From Fintechs to Banks

What could a bank do to motivate you to change your fintech relationship?



Source: Cornerstone Advisors

That finding changes the strategic conversation. Banks don't have to persuade businesses to abandon software that improves their operations, and they don't need to build every capability themselves. They do need to make the primary banking relationship valuable enough that businesses naturally choose to consolidate more of their financial activity with the institution they already trust. The opportunity isn't to recreate every fintech innovation—it's to reconnect the financial relationship around the workflows that matter most.

One caution belongs in the same breath as the opportunity. When businesses do switch, they don't default to community and regional banks. Among those likely to switch in the next one to two years, 42% would move to a large national bank and 20% to a regional bank. Only 8% would name a community bank and 9% would name a credit union. The consolidation window is real, but it isn't automatically a community-bank win. It's a race the megabanks are positioned to win unless smaller institutions show up with a differentiated offer.

CORNERSTONE'S TAKE:

Banks are concerned that fintechs are taking away their customers. The evidence points to a different conclusion. Fintechs have been taking away pieces of the customer's day. Businesses still trust banks with their deposits, rely on them for financing and look to them for advice on the decisions that shape the future of the business. What banks have lost is the day-to-day engagement that increasingly generates the operational data behind those decisions. The objective isn't to become another fintech. It's to combine trust, deposits, lending expertise and long-term relationships with the digital capabilities businesses now expect—and make the bank the place where those capabilities come together.



The Checking Account's New Job

The checking account's new job is to make the relationship smarter.

The old job was facilitating transactions: moving money in and out. The new job is reconnecting the account to the workflows that now run in software so the institution can see what's happening inside the business and act on it: anticipate a financing need, surface the right advice and make the right offer.

The institution can accomplish this not by replacing the accounting system, payment processor or payroll app, but by becoming the place where signals from all three come together to create value that no point solution can deliver on its own.

That's a different objective than adding more digital features. Businesses have spread their financial lives across applications, each built to solve one problem. The account's new job is to reconnect those activities to the relationship so the whole is worth more than the sum of the parts.

That requires a different way of thinking about—and organizing around—small business banking.

Checking, treasury management, cards, merchant services and lending sit in separate silos, each with its own owner and roadmap. The checking account can't do its new job if the capabilities that would make it the hub are scattered across product lines. Connecting them is as much an org decision as it is a technology one.

Nearly three-quarters of businesses would consolidate more activity with their primary bank if it matched the capabilities of the fintech they value most. That willingness is the opening, and giving the checking account its new job starts with three priorities:

- **Strengthen the foundation before expanding it.** Most businesses aren't shopping for a new institution; they're looking for fewer reasons to leave the one they have. Fast account opening, fast money movement, and a checking account built to start a relationship rather than stand alone are what keep the bank in the daily routine instead of just holding the deposits.
- **Compete through expertise, not just technology.** Technology is table stakes; understanding how specific businesses operate is the edge. That means knowing key segments, including the bizumers whose personal and business finances overlap, well enough that products, underwriting and advice reflect how they actually run.
- **Build an ecosystem, not a catalog.** Businesses already run on accounting, payroll, commerce and payments software. The question is how the bank connects to that ecosystem rather than whether it replaces it: integrating where it can, partnering where it can't, and staying flexible enough to adapt without rebuilding the stack every few years.



This leads to five specific moves:

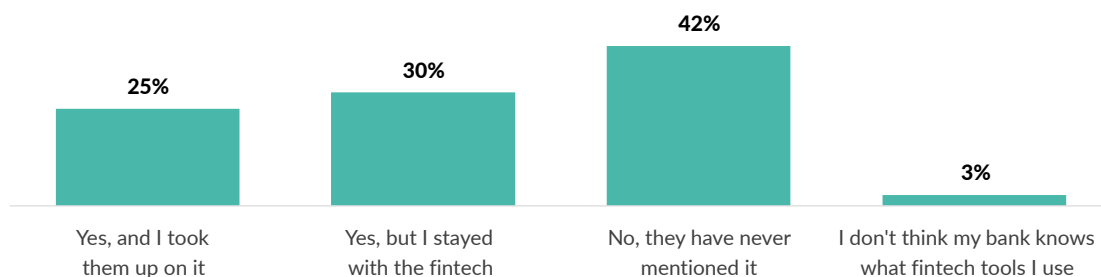
1. Reinvent the business checking account. The account is how a bank engages a business, generates data about it and earns the right to lend—so stop pricing it like a penalty box and start bundling the value-added services businesses already buy. More than 6 in 10 consumers already pay for cybersecurity, identity-theft, data-breach and credit monitoring services, and many would rather get these from their bank. The constraint isn't willingness to pay; it's giving them a reason to pay the bank instead of a patchwork of fintechs.

2. Win the money-movement layer. Displacement happens one workflow at a time, and payment processing is where fintechs have advanced most—so the highest-value move is an embedded AR/AP experience (bill pay, invoicing, receivables) that keeps those workflows on the bank's platform, where a fintech has no door to enter. What separates a real platform from a bolted-on feature set is the same for any vendor: native multi-user access and permissions, integrations that don't require manual workarounds, and money movement built around how a business actually runs.

3. Consolidate existing customers before chasing switchers. The highest-return segment isn't net-new prospects; it's the customers already running QuickBooks, Square or PayPal alongside their account. Nearly three-quarters of businesses would consolidate if the bank matched those tools, but only a little more than half say their bank has proactively reached out (Figure 10). Find the fintech users through transaction patterns and make the targeted offer.

FIGURE 10:
Proactive Reach Out to Replace Fintech

Has your business's primary financial institution ever proactively reached out to you — unprompted — about replacing a fintech tool you use with one of its own products?



Source: Cornerstone Advisors



4. Cross the consumer/business wall. For a growing share of the market—solo operators, freelancers, side hustlers, bizumers—personal and business cash flow run through one account, and a bureau file can't see these blended cash flows. Most banks are organized around a consumer/business divide that makes those owners invisible on the org chart. Find them in the deposit base through gig income and blended cash flow, serve them with tools that read multiple income sources and underwriting that doesn't demand a W-2, and the checking account—and the loan behind it—follows.

5. Turn deposits and data into proactive lending. Small businesses increasingly borrow outside the primary relationship, but the bank that holds the deposit and payment data holds the raw material to make pre-underwritten offers—turning the hardest, most expensive part of lending into a byproduct of the deposit relationship. Small businesses that primarily bank with community banks already obtain nearly 60% of their borrowing from those institutions. Winning the deposit first and lending against the data beats buying loan volume through marketing and manual underwriting.



Final Thoughts

The conversation about small business banking has spent years focused on disruption. The survey points toward a different challenge. Businesses have assembled a financial toolkit that reflects how they work, and the primary bank remains an important part of that toolkit—but no longer the only part.

Success will depend on how well banks connect lending, payments, treasury management, cash-flow insight and trusted advice into a relationship that becomes more valuable as the business grows. That requires more than digital channels and more than individual product enhancements. It requires treating small business banking as an integrated platform that supports the entire financial life of the business.

Small business banking isn't being lost in a single dramatic event. It's being unbundled one workflow at a time. Fintechs got in through payments, bill pay, cash visibility and software fit—the operating layer that sits on top of the account. What they haven't taken—yet—is the primary relationship, the deposits, the credit and the trust that businesses still extend to their bank.

The businesses in this study aren't asking banks to become fintechs. They're asking for the workflow value a fintech delivered, from a provider they already trust with their money and their credit. Nearly three-quarters would consolidate if a bank matched their favorite fintech. Half would trust their bank over anyone else to run AI on their finances. What they need is a reason to bring the work back.

Small business banking isn't being lost in a single dramatic event. It's being unbundled one workflow at a time.

The opportunity is to stop competing on the account and start competing on the operating system—the integrated, industry-aware, intelligent platform that businesses use to run their operations—while pressing the safety, credit and trust advantages fintechs can't replicate.

For decades, businesses managed their financial lives through the checking account. Today they manage them through software and settle them through the checking account. The institutions that reconnect those two experiences will define the next generation of small business banking.

The business checking account hasn't become less important over the past decade. It's become less central. Community financial institutions don't have to persuade businesses to abandon the software they depend on every day. They work to make the checking account once again the place where those workflows create insight, deepen relationships and generate value—for the customer as much as for the bank.



About the Author

Ron Shevlin | Chief Research Officer

Ron Shevlin heads up Cornerstone Advisors' fintech research efforts and authors many of its studies. He has been a management consultant for more than 30 years, working with leading financial services, consumer products, retail, and manufacturing firms worldwide. Prior to joining Cornerstone, Ron was a researcher and consultant for Aite Group, Forrester Research, and KPMG. Author of the Fintech Snark Tank blog, Ron is ranked among the top fintech influencers globally and is a frequent keynote speaker at banking and fintech industry events.

p 480.424.5849
e rshevlin@crnrstone.com
📖 [/ron-shevlin](#)
in [/ronshevlin](#)
X [@rshevlin](#)
📺 [@ronshevlin](#)



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**Have questions regarding
this report?**

Ron Shevlin

Chief Research Officer | Cornerstone Advisors

rshevlin@crnrstone.com

