

# A Smarter Guide for Financial Services

Discover the transformational role of secure information management in the financial services industry



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**The banks that will succeed aren't just adopting new technologies – they're fundamentally reimagining what banking means in the digital age. The future of banking isn't just digital – it's intelligent, sustainable, and more human than ever.<sup>1</sup>**

## Introduction: The state of the global financial services industry

Technology is transforming financial services, from Generative AI (GenAI) and automation to cybersecurity and user experience. Effective information management is critical for data accuracy, security, compliance, and strategic decision-making, as daily interactions across employees, customers, and suppliers generate insights that must be captured. OpenText delivers next-generation information management, unifying organizations through data, service management, digital workers, and processes—securely and with a modern user interface—addressing key industry trends with a single solution.

## Global banking overview

### Economic and market environment

Global banking is entering a period of change. Central banks are expected to cut rates by about 70 basis points, easing borrower pressure but compressing net interest margins.<sup>2</sup> Loan demand is projected to rise, with global growth around 6%, while return on equity remains stable at about 11.7%.<sup>3</sup> Profitability is shifting from margin expansion toward loan growth and operational efficiency.

### Strategic shifts

Banks are rethinking business models through digital innovation, cost optimization, and customer-centric strategies. With interest income under pressure, alternative revenue streams like fee-based services and wealth management are gaining importance.<sup>4</sup>

### Risks and challenges

Institutions face geopolitical volatility, regulatory fragmentation, and potential credit risks from high consumer debt and slowing economic growth. These factors are shaping both strategy and operational priorities.

### Technology and innovation

AI, GenAI, cloud, and cybersecurity investments are driving efficiency, data-driven decision-making, and digital trust. Partnerships with fintechs are accelerating innovation and expanding digital offerings.

### Regional highlights

- **US:** Low growth, high interest rates, record consumer debt
- **Europe/UK:** Margin pressure, focus on high-yield assets, and cost control
- **Asia-Pacific:** Stronger growth, but property risks and regulatory scrutiny persist<sup>5</sup>

<sup>1</sup> [The 10 Most Important Banking And Financial Technology Trends That Will Shape 2025](#)

<sup>2</sup> Ernst & Young, [Global banking outlook 2025](#)

<sup>3</sup> [ibid](#)

<sup>4</sup> Deloitte, [2025 banking and capital markets outlook](#)

<sup>5</sup> S&P Global, [Global Banks Outlook 2025: Cautiously Confident](#)



**Elevated risks and rewards will come depending on how investment management firms navigate change and use emerging technologies.<sup>6</sup>**

## Global capital markets overview

Wealth and investment managers are navigating a dynamic, evolving market. Wealth management growth remains strong in North America and Asia-Pacific, fueled by equity markets and investor confidence, with clients increasingly seeking holistic services that integrate tax, estate, and healthcare planning. Firms are responding with digital transformation, cyber resilience, and ESG-focused strategies, while managing regulatory fragmentation and transparency demands.<sup>7</sup>

Investment managers are drawn to developed equities and emerging markets, while fixed income and alternative assets like private credit, private equity, and real estate gain traction amid interest rate shifts. AI, quantitative strategies, and automation are central to portfolio optimization, risk management, and operational efficiency.

Investment banks are seeing a modest rebound in M&A and IPO activity, with debt markets strengthening but equity issuance remaining selective, all while geopolitical tensions and fragmented global regulations shape capital flows and compliance priorities.

### Technology and innovation

Across wealth and capital markets, technology is a key differentiator—advanced analytics, AI/ML, cloud infrastructure, algorithmic trading, and blockchain streamline operations, enhance risk modeling, and improve client engagement.

### Risks and challenges

Firms face ongoing challenges, including cyberthreats, third-party dependencies, regulatory complexity, liquidity and funding pressures, ESG inconsistencies, talent gaps in AI and cybersecurity, and evolving data privacy laws, all of which continue to shape strategy and operational execution.

## Global insurance overview

The insurance industry remains resilient despite macroeconomic turbulence, geopolitical tensions, and climate-related risks. Insurers are pursuing multi-pronged growth strategies—expanding into underserved regions, launching innovative products, and forming strategic partnerships to enhance competitiveness across both core and emerging markets.<sup>8,9</sup>

### Technology and innovation

Digital transformation is now foundational. GenAI and agentic AI are streamlining underwriting, claims, and customer service, while advanced analytics improve risk modeling and pricing. Cloud migration, automation, and digital distribution enable efficiency, scalability, and more personalized customer engagement. Leading insurers are building integrated digital ecosystems to drive operational agility and growth.

<sup>6</sup> [Financial services outlooks for 2025 | Deloitte Insights](#)

<sup>7</sup> Ernst & Young, [Top 10 resolutions for wealth and asset management success in 2025](#)

<sup>8</sup> Ernst & Young, [Global insurance outlook 2025](#)

<sup>9</sup> Deloitte, [2025 banking and capital markets outlook](#)





## Sustainability and ESG

Sustainability is increasingly central to strategy and risk management. Insurers are adjusting exposure to climate-related risks and responding to stakeholder demand for ESG transparency. Sustainable products and proactive ESG initiatives are growing, especially in Europe and Asia, reflecting regulatory pressures and evolving expectations.

### Sector-specific trends

- **Life and annuities:** Strong demand for savings-linked products; hybrid life-wealth solutions support retirement planning and longevity.
- **Property and casualty (P&C):** Profitability is rebounding, but climate volatility and rising reinsurance costs drive tighter underwriting and higher premiums in high-risk regions.

### Regional highlights

- **North America:** Favorable regulations and strong capital inflows are fueling innovation and M&A activity.
- **Europe:** Regulatory tightening and economic headwinds are prompting insurers to focus on operational efficiency.
- **Asia-Pacific:** Rapid digital adoption and a growing middle class are driving insurance penetration and product innovation.

## Global financial services business challenges

### Digital transformation

Digital transformation is redefining financial services through embedded finance, open banking, and digital wallets, changing how customers access and use financial products. Institutions are increasingly integrating services into non-financial platforms like ecommerce and ride-sharing apps, delivering seamless, contextual experiences that meet modern consumer expectations.

### Artificial intelligence and automation

Artificial intelligence is transforming financial services by enhancing risk modeling, detecting fraud, personalizing advice, and boosting efficiency. Generative AI, in particular, is revolutionizing customer service with smart virtual assistants and accelerating product development through rapid, tailored prototyping.

### Climate and sustainability pressures

Climate-related risks are reshaping underwriting, investments, and disclosures, with firms adapting models to account for environmental impacts. ESG integration has moved beyond compliance to become a strategic differentiator, rewarding firms that lead in sustainability and responsible investing.

**86% of financial services institution (FSI) leaders rank cyberattacks as a top risk, while 57% struggle to keep pace with emerging technologies and cybersecurity spending.<sup>11</sup>**

### **Interest rate and debt dynamics**

With central banks poised to cut rates, financial institutions are recalibrating loan growth, managing margin compression, and optimizing capital allocation to maintain profitability and resilience in a lower-rate environment.

### **Regulatory evolution**

Global regulations are becoming more complex and fragmented, with new rules on data privacy, AI governance, and sustainability disclosures forcing financial institutions to adopt agile, integrated compliance and risk management strategies.

### **Customer centric innovation**

Rising customer expectations are driving financial institutions to deliver hyper-personalized, real-time, and seamless omnichannel experiences, with trust, transparency, security, and financial inclusion as essential pillars of loyalty.

### **Cybersecurity and resilience**

As digitalization accelerates, cyberattacks are rising sharply—financial institutions saw a 27% increase, averaging 13,000 DDoS attacks each.<sup>10</sup> Sophisticated, multi-vector threats target online banking and transactions, driving firms to adopt zero-trust architectures, bolster cloud security, and build regulatory resilience to safeguard operations and sensitive data.

## **Global financial services technology challenges**

### **Digital transformation**

Many financial institutions are hampered by outdated core systems that struggle to integrate with cloud and AI platforms, slowing innovation, raising modernization costs, and limiting agility—making it harder to deliver seamless digital experiences and meet evolving customer expectations.

### **AI complexity and ethical use**

While AI is widely used for automation, fraud detection, and customer service, the next wave—predictive analytics and autonomous decision-making—adds complexity, raising concerns about bias, explainability, regulatory compliance, and ethical governance. Institutions must ensure transparency, accountability, and alignment with ethical standards to maintain trust and mitigate risks.

### **Cybersecurity and data protection**

As digital adoption accelerates, cyberthreats are growing in frequency and sophistication. More than 86% of financial services institution (FSI) leaders rank cyberattacks as a top risk, while 57% struggle to keep pace with emerging technologies and cybersecurity spending.<sup>9</sup> Institutions must defend against complex attacks while ensuring compliance with global privacy regulations like GDPR, DORA, and CCPA, making cybersecurity and regulatory adherence critical for trust and operational integrity.

<sup>10</sup> Radware, *Financial Services in 2025: A Growing Target for Complex Cyber Threats*, 2025

<sup>11</sup> McKinsey, *The cyber clock is ticking: Derisking emerging technologies in financial services*, 2024

Across the sector, there has been an uptick in the implementation of cloud-based platforms that can help simplify digital infrastructures, with an impressive 82% of organizations prioritizing investment in XaaS in 2024.<sup>12</sup>

### Cloud migration and scalability

Cloud migration gives financial institutions flexibility, scalability, and innovation opportunities, but challenges remain, including vendor lock-in, data sovereignty, operational resilience, and cost management, all requiring careful governance to maximize value.

### Regulatory technology gaps

Rapidly evolving regulations in AI, AML, KYC, and digital assets are forcing financial institutions to adopt real-time compliance, yet many struggle with scalable RegTech solutions. Agile, integrated systems are essential to navigate complex global frameworks while minimizing operational disruption.

### Talent shortages

Financial services face a growing talent shortage in AI, cybersecurity, and cloud engineering, intensified by competition from tech firms. Institutions must rethink talent strategies, invest in upskilling, and offer compelling value propositions to attract and retain top digital talent.

### Customer experience expectations

Consumers now expect seamless, secure, and personalized digital experiences. Meeting this demand requires financial institutions to leverage real-time analytics, advanced data integration, and omnichannel platforms, supported by robust infrastructure, agile development, and deep customer insights.

## About this guide

This guide examines how seamlessly connected business functions across financial services organizations can leverage information management technologies and best practices to achieve their strategic initiatives.



12 KPMG global tech report: Financial services insights kpmg.com

Surviving this level of epic change requires financial institutions to have a handle on the most significant industry challenges—regulatory complexity, accelerating digital transformation, cybersecurity threats, fintech disruption, and economic volatility.<sup>13</sup>

## CHAPTER 1: What do financial institutions really want?

Despite variations in priorities, financial institutions share common objectives driven by evolving market demands, technological advances, and regulatory expectations.



### Operational efficiency

Nearly half of financial services leaders prioritize operational efficiency.<sup>14</sup> Rising costs and customer expectations are driving firms to streamline processes, optimize service delivery, and leverage automation, data, and agile operating models to stay competitive.<sup>15</sup>



### Optimized technology investment

About 42% of financial services firms are prioritizing technology investments in AI, automation, cloud, cybersecurity, and customer platforms to boost agility, scalability, and innovation in a fast-evolving digital landscape.<sup>16</sup>



### Customer centric transformation

Financial institutions are moving toward personalized, omnichannel experiences, emphasizing trust, transparency, and financial inclusion as digital-native competitors raise the bar for seamless services.



### Regulatory compliance and risk management

Financial institutions are navigating a complex regulatory landscape spanning AI governance, ESG disclosures, and data privacy. Regulations like the EU AI Act and DORA are raising compliance standards, while expanding ESG requirements add complexity. Proactive compliance is now both a necessity and a competitive advantage.



### Workforce optimization

Financial institutions are tackling talent gaps and engagement challenges by upskilling teams, boosting digital literacy, and fostering a resilient, innovation-driven culture to attract and retain top talent in a competitive market.



### Sustainability and purpose

Financial institutions are increasingly aligning with societal impact goals, focusing on climate risk, green finance, and purpose-driven branding to boost sustainability, trust, and stakeholder engagement. Success now hinges on balancing innovation with trust, efficiency with resilience, and growth with long-term societal impact, reflecting a shift toward agility, accountability, and purpose across banking, insurance, and capital markets.

<sup>13</sup> FT Adviser, [What are the biggest challenges currently facing the sector?](#), 2024

<sup>14</sup> Deloitte, [Navigating the future: Leading insights from Deloitte's 2025 financial services industry outlooks](#)

<sup>15</sup> *ibid*

<sup>16</sup> European Financial Review, [FS Firms are Preparing for 2025 – What are their Priorities?](#), 2024



Companies that embrace these changes and innovate will likely be well-positioned to thrive in the coming decade. Our predictions highlight the importance of being proactive and forward-thinking in adapting to these transformative trends.<sup>17</sup>

## CHAPTER 2: How OpenText addresses the priorities of the financial services industry

OpenText enables financial institutions to tackle industry challenges with an integrated information management approach. By streamlining workflows, automating processes, and modernizing legacy systems via scalable cloud platforms, it drives efficiency, agility, and resilience. With tools for personalized communication, digital experiences, and omnichannel delivery, OpenText powers customer-centric transformation while built-in governance ensures compliance and risk management. AI-driven automation and low-code interfaces optimize workforces, letting teams focus on high-value tasks. By digitizing paper-heavy processes and enhancing ESG data transparency, OpenText also helps firms advance sustainability and purpose.

### Trust and governance

OpenText addresses the trust, security, and governance needs of the financial services industry through a comprehensive suite of technologies and strategies tailored to the sector's evolving demands. Here's how:

#### Trust: Building confidence through transparency and personalization

OpenText helps financial institutions build trust and confidence through deeply personalized, transparent experiences. By anticipating customer needs and delivering proactive services, institutions demonstrate reliability and foster loyalty. AI-powered, real-time analytics provide explainable insights, enhancing decision-making and reinforcing accountability. Combining personalization with transparency, OpenText enables FSIs to forge meaningful, trust-based relationships in a digital, data-driven world.

#### Security: Protecting data and ensuring resilience

OpenText delivers robust security and resilience through a multi-layered strategy anchored in zero trust architecture, ensuring every user, device, and system is verified before access. AI-driven threat detection identifies anomalies, malware, and insider threats in real time, strengthening fraud prevention and operational resilience. By embedding security into the software lifecycle via DevSecOps, OpenText enables faster innovation while maintaining compliance and minimizing risk.

#### Governance: Ensuring compliance and control

OpenText helps financial institutions and regulated industries stay compliant and in control with a comprehensive suite of tools addressing evolving regulatory, operational, and technological demands. Smart compliance automation streamlines workflows, audit trails, and reporting for regulations like DORA, GDPR, and ESG, while cloud and content platforms ensure data privacy and sovereignty. AI governance tools promote ethical, transparent decision-making, and OpenText embeds AI-driven insights across processes to boost efficiency, GenAI readiness, and competitive advantage. From secure customer onboarding to digitized payments and supply chains, OpenText enhances compliance, reduces risk, and strengthens trust across every interaction.

<sup>17</sup> Deloitte, [2025 Financial Services Industry Predictions Report](#)

**85% of financial institutions plan to invest in compliance technology over the next two years, underscoring the importance of proactive regulatory engagement.<sup>18</sup>**

## Customer experience

OpenText helps FSIs meet their goals for customer experience, especially in personalized communications, onboarding and claims/journey automation, through a powerful combination of AI, omnichannel engagement, and secure content management. Here's how:

### Personalized communications

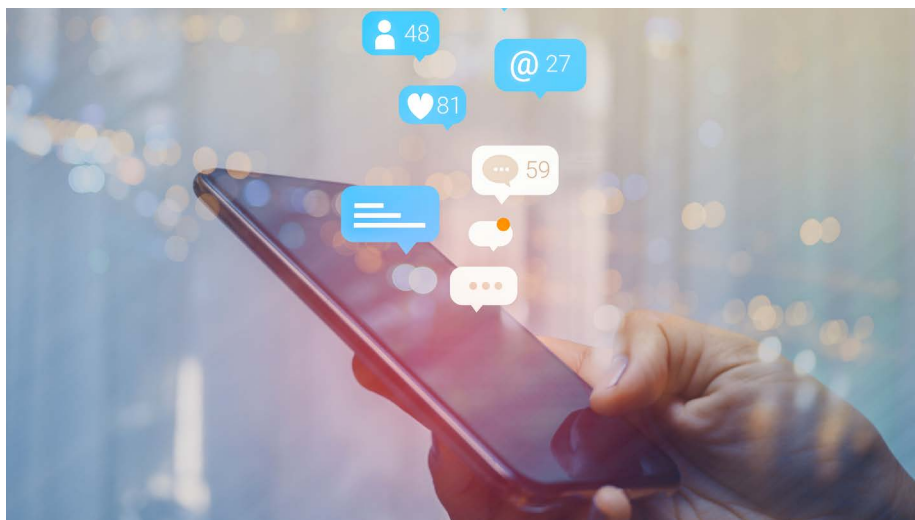
OpenText empowers financial institutions to deliver highly personalized communications through omnichannel delivery, AI-driven content, and real-time engagement. Its platforms reach customers across email, SMS, apps, web, and print, ensuring messages are tailored to both preferences and context. AI tools like OpenText™ Communications (Exstream) and OpenText™ Experience Aviator™ generate dynamic, compliant content at scale, while real-time data adapts messaging to live customer behavior, which boosts engagement, conversions, and loyalty.

### Seamless onboarding

OpenText streamlines onboarding by unifying data, content, and workflows into a seamless, friction-free experience. Self-service portals let customers securely complete tasks like document uploads and identity verification, while automated compliance checks ensure regulatory requirements are met. This holistic approach accelerates onboarding, reduces errors, and enhances customer satisfaction.

### Claims and customer journey automation

OpenText automates claims and customer journeys with an intelligent, end-to-end approach. AI, workflow automation, and business rules streamline every step—from submission to resolution—while smart content routing ensures the right information reaches the right teams on time. Real-time tracking and analytics optimize processes, reduce cycle times, and deliver faster, more personalized customer experiences.



<sup>18</sup> Forbes, *Fintech's Next Big Challenge? Thriving In An Era Of Regulatory Uncertainty*, 2025

**KPMG notes that 74% of financial services organizations now involve cybersecurity teams early in tech investment planning, recognizing that secure data practices are foundational to compliance.<sup>19</sup>**

<sup>19</sup> Diligent, *The top 20 expert quotes from the Cyber Risk Virtual summit*, 2025

## Compliance and audit

OpenText supports the compliance and audit needs of FSIs by delivering automated, secure, and auditable information management solutions. Here's how OpenText addresses key priorities like audit trails, secure approvals, and risk reduction:

### Automated audit trails

OpenText provides automated, tamper-proof audit trails that deliver full visibility and accountability across enterprise operations. AI-enhanced monitoring detects anomalies, flags risks, and generates real-time compliance reports, while alignment with global standards like DORA, GDPR, SOX, and Basel III ensures regulatory readiness. By combining automation, analytics, and compliance expertise, OpenText strengthens governance and reduces the manual burden of audits.

### Secure approvals and workflow governance

OpenText ensures secure approvals and workflow governance through role-based access, encryption, and intelligent automation. Digital signatures and encrypted workflows protect data integrity, while AI-driven automation streamlines approvals, reduces errors, and embeds compliance checks—delivering faster, consistent, and fully governed processes.

### Reduced risk exposure

OpenText reduces risk with a policy-driven approach to content and data governance, ensuring information is retained, archived, or securely deleted in line with regulations and internal policies. Real-time compliance dashboards provide visibility into risks and gaps, while integrated governance frameworks connect systems and data, enforcing consistent policies and strengthening enterprise-wide oversight.



**Financial services  
is the sector most  
likely to generate  
profit from its AI  
investments.<sup>20</sup>**

## AI and insight

OpenText is helping FSIs to embed intelligence across content, processes, and decision-making—especially in overcoming the barriers to GenAI adoption and turning it into a competitive advantage. Here's how:

### Embedding intelligence across the enterprise

OpenText leverages AI and GenAI to automate content and process workflows, from onboarding to claims and compliance, while delivering real-time insights from all data. This boosts efficiency, accuracy, and personalization, enabling FSIs to be more agile, data-driven, and competitive.

### Overcoming barriers to GenAI adoption

OpenText helps FSIs adopt GenAI securely and efficiently by integrating AI into existing systems, avoiding costly replacements. With DevSecOps-driven governance, compliance with regulations like DORA and GDPR, and a focus on explainable, ethical AI, OpenText enables institutions to deploy AI confidently while building trust and ensuring responsible, future-ready adoption.

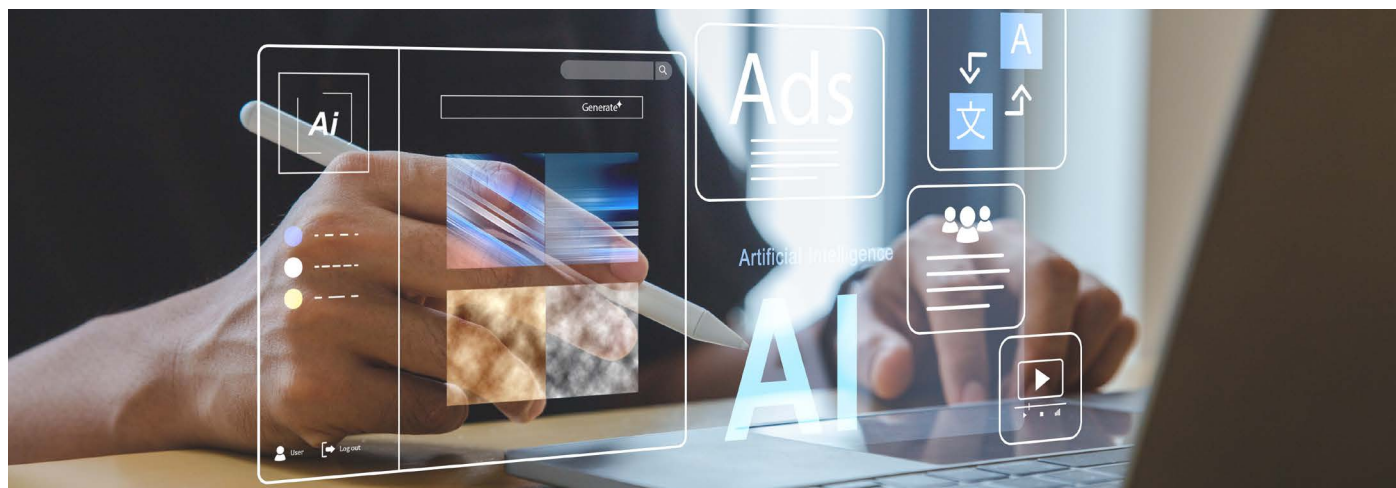
### Closing the Gen AI readiness gap

OpenText helps FSIs close the GenAI readiness gap with structured frameworks and enablement programs that guide adoption, identify high-impact use cases, and scale initiatives responsibly. Coupled with training for business and IT teams, OpenText equips organizations to confidently implement, manage, and govern AI—bridging the gap between ambition and execution for future-ready operations.

### Leveraging GenAI as a competitive advantage

OpenText enables FSIs to turn GenAI into a competitive advantage by embedding intelligence across the enterprise. Its AI-infused platforms automate complex processes, deliver hyper-personalized, real-time financial guidance, and optimize customer journeys for seamless, advisory-driven experiences. Cloud-native architecture, legacy integration, and robust governance accelerate deployment while ensuring security, compliance, and explainability, helping FSIs close the GenAI readiness gap and lead in a digital-first, intelligence-driven market.

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## Payments and supply chain

OpenText supports the financial services industry's needs around payments and supply chain digitization by enabling secure, intelligent automation of vendor and trade document flows. Here's how it delivers on these priorities:

### Digitizing vendor and trade document flows

OpenText digitizes vendor and trade document flows via its secure Business Network, connecting FSIs with suppliers and partners for seamless, automated exchanges of invoices, purchase orders, and shipping notices. AI-driven smart document processing extracts, validates, and routes data from unstructured documents, reducing errors and accelerating turnaround. Combined with global ISO 20022 adoption, OpenText modernizes payments, improves compliance, and enhances visibility across the supply chain.

OpenText enables ISO 20022 compliance, standardizing payment messaging to simplify cross-border transactions and streamline reconciliation. This positions OpenText as a strategic partner for modernizing trade and vendor document workflows in the digital era.

### Secure, compliant transactions

OpenText secures transactions with end-to-end encryption, audit-ready trails, and role-based access controls, ensuring data remains confidential, tamper-proof, and fully traceable. These features simplify compliance, prevent fraud, and give financial institutions confidence in the integrity and governance of every transaction.

### AI-driven supply chain intelligence

OpenText delivers AI-driven supply chain intelligence by combining predictive analytics with automated financial operations. Real-time visibility anticipates disruptions and optimizes cash flow, while the OpenText™ Financial Hub automates receivables and payments, improving accuracy and accelerating liquidity, empowering FSIs to drive operational efficiency, resilience, and financial agility.



## Chapter 3: OpenText solutions and use cases

Across the financial services industry, innovation is no longer optional, it's a competitive imperative. From global banks to regional insurers, organizations are turning to OpenText to modernize software delivery, streamline customer communications, and build smarter testing strategies. These are not just technical upgrades. They're transformations that are helping financial institutions operate faster, more securely and with greater agility.

### Analytics

OpenText Analytics enables FSIs to predict, act, and win with real-time analytics on a smarter data platform.

The logo for Warta, featuring the word "warta." in a bold, dark blue, sans-serif font. The period is a small red square.

### Warta Insurance transforms pricing with real-time analytics

In Poland's highly competitive insurance market, speed and precision in pricing decisions are critical. [Warta Insurance's](#) legacy systems slowed analysis, limiting its ability to adjust rates dynamically and segment risk effectively.

To modernize, Warta's analytics team chose OpenText™ Analytics Database (Vertica) after a competitive proof-of-concept. Its high-performance analytical database—with near—instant bulk data loads, in-database machine learning, and real-time ingestion—allowed analysts to test pricing strategies on the fly without manual query tuning.

[Read the full customer story ›](#)

#### Impact

- 25× faster analytics enabled dynamic, tailored quotes in real time
- Analysts could run rapid hypothesis testing for more accurate risk segmentation
- 5% reduction in claims frequency delivered major cost savings
- Full ROI achieved in 12 months

With seamless integration to Python, R, TensorFlow, and other tools, Warta gained a scalable, low-maintenance platform that boosted both productivity and security, earning praise from the CEO and cementing its competitive edge.

#### Business results

- Achieved 25x faster querying and analytics performance.
- Reduced claims frequency by 5%, translating into substantial cost savings.
- Delivered a full return on investment within 12 months.
- Boosted productivity and innovation among analysts by eliminating performance bottlenecks and enabling rapid iteration.

#### Solutions used

- [OpenText Analytics Database \(Vertica\)](#)



## NHBC modernizes builder reporting with OpenText Analytics

As the UK's leading standard-setting body and insurer for new homes, NHBC covers 1.6 million properties—nearly 80% of the market. But by the mid-2010s, its reporting processes were slow, costly, and manual. Quarterly performance reports took two to three days to produce using Microsoft Excel, PDFs, and printed dispatch, delaying critical quality and claims data for builders, regional directors, and internal teams.

Partnering with OpenText Professional Services, NHBC deployed OpenText Analytics to create the “My Reports” portal—a web-based, self-service BI platform. Builders and partners could now access real-time dashboards, run ad hoc reports, and drill into defect trends without waiting for manual updates.

[Read the full customer story ›](#)

### Impact

- 900 initial users across 400+ organizations empowered with self-service analytics
- Instant, on-demand access to inspection and claims data
- Reduced reporting cycles from days to seconds
- Lower printing and labor costs, with improved data visibility for all stakeholders

With its intuitive, interactive reporting, NHBC has transformed how builders benchmark quality, track performance, and respond to issues, strengthening quality standards across the UK housing market.

### Business results

- Reduced manual report production by 18 weeks annually.
- Cut printing costs by approximately £20,000 each year.
- Decreased production effort by 50–60%, while significantly enhancing data accessibility and responsiveness across stakeholders.

### Solutions used

- [OpenText™ Intelligence \(Magellan BI & Reporting\)](#)
- [Professional Services](#)

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## Business Network

OpenText™ Business Network makes it easy to connect once, reach anything with a secure B2B integration platform.



### Royal Bank of Canada: Accelerating automotive finance with OpenText Financial Hub

As dealership groups grew in size and geographical scope, often spanning multiple provinces and crossing into the US, RBC recognized the need for a more agile and scalable financing platform. Traditional systems struggled with managing syndicated loans, complex asset structures, and evolving regulatory demands. Seeking to capture multimillion-dollar growth opportunities and enhance client servicing, RBC turned to OpenText's Financial Hub, underpinned by a secure, API-enabled architecture that could deliver rapid, tailored financing solutions.

With the new system, RBC launched the OverDrive platform, an intuitive, data-driven experience allowing dealers and manufacturers to manage financing structures, transfer assets, and access performance reports in real time. Built-in curtailment management, user-friendly dashboards, and custom workflows empowered clients with transparency and control over their portfolios. OpenText's support enabled a seamless, disruption-free migration, allowing RBC to onboard existing clients quickly while equipping the bank to win new business ahead of competitors.

[Read the full customer story ›](#)

#### Impact

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- Growth and differentiation – Scalable, API-driven platform unlocked multimillion-dollar opportunities and positioned RBC ahead of competitors.
- Client success – Seamless migration, intuitive dashboards, and real-time control strengthened loyalty while attracting new clients.
- Efficiency and compliance – Automated workflows and robust asset/compliance management improved accuracy, reduced costs, and enabled scale.

#### Business results

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- Accelerated time to market for new automotive finance products and offerings.
- Enhanced client experience through self-service dashboards and real-time reporting.
- Enabled complex syndicated loan structuring with minimal operational risk.
- Closed multimillion-dollar deals with expanded dealer groups in Canada and the US.

#### Solutions used

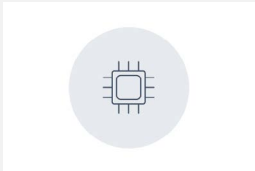
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- [OpenText Financial Hub](#)
- [OpenText Business Network Cloud Enterprise](#)

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## Content

OpenText Content solutions help FSIs integrate content and systems, deliver knowledge faster, and enhance work with AI.



### Leading fintech scales secure student loan servicing with OpenText Documentum

A [leading fintech](#) enabling secure, efficient money movement for banks, businesses, and retail customers set out to expand into student loan servicing, which is a sector with strict governance, security, and compliance demands. Managing hundreds of thousands of loan documents required a scalable, automated platform with full audit controls. Deploying OpenText™ Documentum™ provided the secure backbone for the new platform. Automated workflows process both digital documents and raw image files, routing them instantly to the right teams. Dynamic forms capture key borrower details, accelerating processing while maintaining compliance.

With expert support from OpenText Professional Services, the fintech optimized performance, deployed case-management applications rapidly, and continues to evolve its capabilities.

[Read the full customer story ›](#)

#### Impact

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- Scalable platform managing hundreds of thousands of records
- Automated routing and data capture streamline operations
- Enhanced compliance through governed, auditable processes
- Faster case handling improves servicer productivity and customer experience

Now, the fintech delivers a purpose-built, compliant, and nationwide student loan servicing solution, ensuring secure, seamless operations for its clients and borrowers alike.

#### Solutions used

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- [OpenText Documentum](#)
- [Professional Services](#)

#### Business results

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- Drove 300% business growth in three years
- Stored millions of documents securely
- Laid the foundation for personalized services
- Improved client experience with streamlined servicing processes and timely communication.



## Pacific Life centralizes information governance and accelerates agility with OpenText

**Pacific Life**—a diversified financial services firm spanning insurance, annuities, investments, and aircraft leasing—struggled with siloed content systems and decentralized governance. Strict compliance, data security, and risk management requirements made the fragmented infrastructure increasingly unsustainable. As Riley McIntosh, manager for enterprise content management, put it: “We operate in a decentralized model... but we have risk to mitigate, so that has to be central to everything we do.”

To modernize and centralize, Pacific Life deployed OpenText™ Content Suite as the secure hub for its most critical content. With OpenText Cloud Managed Services and Professional Services, the company decommissioned a 20-year-old ECM system and migrated enterprise-wide content into the OpenText cloud.

[Read the full customer story ›](#)

### Impact

- Centralized governance for business-critical content
- Streamlined workflows with cloud-first scalability
- Built-in compliance, collaboration, and automation capabilities
- Thousands of employees now access a single, trusted repository for the organization’s “crown jewels”

By unifying governance and technology, Pacific Life gained a modern, scalable foundation that aligns security, compliance, and operational agility.

### Business results

- Established a secure, centralized content hub for critical enterprise information.
- Reduced risk by consolidating multiple platforms under a single governed system.
- Redeployed IT resources toward innovation rather than maintenance.
- Increased agility in delivering business solutions aligned with strategic goals.

### Solutions used

- [OpenText Content Suite](#)
- [OpenText Cloud Managed Services](#)
- [Professional Service](#)



## Cybersecurity

Navigate a complex cyberthreat landscape and keep your enterprise strong with OpenText Cybersecurity.



### National Bank of Georgia strengthens cybersecurity with automation

For the [National Bank of Georgia \(NBG\)](#), safeguarding price stability and financial system integrity also means defending against cyberthreats. But stringent reporting regulations, a lean cybersecurity team, and manual log parsing left NBG vulnerable to inefficiencies and compliance risks. Blocking malicious IPs by hand consumed hours each day, taking analysts away from higher-value work.

Implementing OpenText™ Enterprise Security Manager (ArcSight) with SOAR changed the equation. Automated log parsing, incident detection, and recurring threat response workflows replaced slow, error-prone manual processes.

[Read the full customer story ›](#)

#### Impact

- Analysts reclaimed ~3 hours per day through automation
- Curated malicious IP blocklists delivered every 12 hours
- SOAR automation boosted effectiveness equivalent to adding a full team member
- Improved compliance and faster, more consistent incident response

With ArcSight, NBG gained a scalable, automated defense mechanism, significantly expanding its security capabilities without increasing headcount.

#### Business results

- Freed up ~3 hours per analyst per day by automating manual security tasks.
- Achieved full standards compliance for reporting and log parsing with streamlined workflows.
- Gained SOAR-driven automation equivalent to an additional analyst headcount.
- Benefited from local support, ensuring rapid issue resolution and enhancing the bank's confidence in vendor relationships.

#### Solutions used

- [OpenText Enterprise Security Manager](#)
- [OpenText ArcSight Security Orchestration and Response](#)



**BANCOMEXT**

## Bancomext simplifies identity management and boosts compliance with OpenText

As Mexico's state-owned export bank, [Bancomext](#) supports SMEs in international trade, but manual, fragmented identity and access management slowed operations and increased security risks. Users juggled multiple credentials across disparate systems, while IT teams spent up to two days provisioning or deactivating accounts. The process was error prone, inefficient, and increasingly noncompliant with evolving banking regulations.

Deploying OpenText™ Identity Manager (NetIQ) and OpenText™ Access Manager (NetIQ) transformed Bancomext's identity infrastructure. Automated, role-based provisioning integrated with HR ensured accounts were created, updated, or disabled instantly based on organizational roles. Policy-driven password rules, self-service recovery, and multi-factor authentication improved both security and user experience, while single sign-on simplified access across systems.

[Read the full customer story ›](#)

### Impact

- Reduced account provisioning/deactivation time from days to minutes
- Strengthened compliance with banking security regulations
- Enhanced user productivity via single sign-on and self-service tools
- Improved security posture with MFA and governed access controls

Bancomext now manages identities with speed, accuracy, and compliance, freeing IT teams to focus on strategic initiatives.

### Business results

- 66% reduction in time to provision new user accounts, from two days to just a couple of hours.
- 15% fewer helpdesk calls, thanks to the self-service password reset portal.
- Streamlined compliance with government regulations around identity and access policies.
- Enhanced security posture through automatic provisioning, role-based access, and single sign-on controls.

### Solutions used

- [OpenText Identity Manager](#)
- [OpenText Access Manager](#)

## DevOps

Ship better software-faster-with AI-driven DevOps automation, testing, and quality.



### Crédit Agricole Payment Services accelerates quality with AI-powered testing

Processing more than 15 billion transactions annually, [Crédit Agricole Payment Services](#) faced mounting pressure to modernize testing. Their legacy approach, which was manual-heavy, late in the development cycle, and hindered by fragile automation scripts, couldn't keep pace with fast-changing requirements.

By adopting the OpenText™ Core Software Delivery platform in the cloud, they transformed testing with AI-powered automation. Leveraging visual and text recognition, the platform enabled functional tests to be created from mockups or wireframes, without waiting for a stable UI. This shift-left strategy allowed testing to start earlier, run thousands of tests per cycle, and reduce repetitive manual work.

[Read the full customer story ›](#)

#### Impact

- Faster time-to-market through early, parallelized testing
- Improved quality via broader test coverage
- Stronger alignment between development, QA, and business teams

With AI handling the repetitive work, QA resources now focus on high-value validation, keeping pace with innovation in a high-stakes payments environment.

#### Solutions used

- [OpenText™ Functional Testing Lab for Mobile and Web](#)
- [OpenText™ Functional Testing](#)
- [OpenText™ Application Quality Management](#)
- [OpenText Core Software Delivery Platform](#)

#### Business results

- Automated between 2,000-3,000 tests
- Accelerated testing and removed roadblocks
- Simplified and optimized lifecycle management



## Scaling Agile delivery and mastering mobile app testing in a fragmented device market

With 19 million-plus digital banking customers, [Santander Brazil](#) needed to keep pace with a fast-moving market, but siloed tools and manual processes slowed software delivery. Inconsistent workflows and delayed bug fixes hampered agility.

By deploying the OpenText™ Software Delivery Management platform, Santander centralized development across 500+ projects and integrated Jira, Jenkins, and OpenText™ Functional Testing Lab into a single, streamlined pipeline. More than 2,600 daily users now work within this unified environment, accelerating issue resolution, improving release consistency, and enabling real-time performance tracking that speeds time-to-market.

Brazil's fragmented smartphone market and complex network landscape made mobile app testing especially challenging. AWS Device Farm was costly, slow to provision, and lacked access to key hardware features like biometrics and GPS.

Switching to OpenText Functional Testing Lab for Mobile and Web, hosted in a local Tier-3 Brazilian data center, gave QA teams remote access to real devices with full hardware control. Test capacity scaled from 50 to 140 devices, costs stabilized by billing in Brazilian reais, and turnaround times improved dramatically.

[Read the full customer story ›](#)

### Impact

- Unified DevOps workflows, eliminating manual handoffs
- Faster releases across web and mobile
- Higher-quality mobile experiences with broader device coverage
- Scalable, cost-efficient infrastructure aligned with business growth

Santander Brazil now delivers innovation at the speed of its customers' expectations, while keeping quality, efficiency, and cost control firmly in focus.

### Solutions used

- [OpenText Functional Testing Lab for Mobile and Web](#)

### Business results

- Enables testing of all functions on hundreds of different mobile devices
- Delivers test environments to remote users 10x faster
- Significantly reduces testing costs and time to market
- Increases quality

## Experience

Reimagine conversations with unforgettable customer experiences with OpenText Experience.



### Nationwide building society accelerates compliance and personalizes communications with OpenText

With 16 million members and 600+ UK branches, [Nationwide](#) faced mounting pressure from new regulations like the FCA's Consumer Duty, demanding faster, more transparent customer communications. Their legacy, third-party-managed process was slow, taking up to 12 weeks to design, approve, and deploy a new template, limiting responsiveness and personalization.

Partnering with OpenText, Nationwide adopted OpenText™ Communications (Exstream) and OpenText™ Media Management to centralize assets and bring template creation in house. Deployed in the Microsoft Azure cloud with support from OpenText Professional Services, the migration onboarded 95% of mission-critical templates in just eight weeks, all with zero disruption to members.

[Read the full customer story ›](#)

#### Impact

- Reduced template deployment time from 12 weeks to days
- Empowered business users to create compliant, personalized communications without IT dependency
- Centralized content assets for consistency and faster approvals
- Enhanced agility to meet regulatory changes and member expectations

Nationwide now delivers high-quality, compliant customer communications at speed, turning regulatory compliance into a driver for member engagement.

#### Solutions used

- [OpenText Communications](#)
- [OpenText Media Management](#)

#### Business results

- Accelerated content workflows by 83%, reducing new template creation time from 12 weeks to just 2 weeks.
- Now produces 133 million communications annually for its member base.
- Enhanced sustainability by enabling seamless switching from print to digital as members' preferences evolve, contributing to paper reduction goals.
- Built a foundation for future personalization and regulatory responsiveness, including omni-channel delivery and generative AI-assisted content creation.



## Observability and Services Management

Cut the cost and complexity of IT operations with OpenText Observability and Service Management.



### Diebold Nixdorf modernizes global service management with OpenText SMAX SaaS

As a global leader in connected commerce for banking and retail, [Diebold Nixdorf](#) supports more than 30,000 users worldwide. Its on-premises OpenText™ Service Management (SMAX) system had become costly to maintain and limited in scalability. To align with its cloud strategy, the company sought a flexible, AI-powered SaaS solution to improve service desk efficiency, reduce operational complexity, and enhance the user experience.

Migrating to OpenText SMAX SaaS, with support from OpenText Professional Services, delivered a modern, user-friendly interface and AI-enhanced automation that enabled self-service, cutting service desk call volumes. Integration with OpenText™ AI Operations Management (Operations Bridge) streamlined event correlation, while OpenText™ Universal Discovery and CMDB consolidated asset and configuration management into a single platform, replacing multiple legacy tools.

[Read the full customer story ›](#)

#### Impact

- Reduced service desk calls through AI-powered self-service
- Consolidated asset/configuration management for lower complexity
- Faster incident resolution via integrated event correlation
- Cost savings and operational efficiency gains from cloud deployment

By adopting OpenText SMAX SaaS, Diebold Nixdorf advanced its cloud-first strategy, strengthened service quality, and gained an agile platform to support continuous innovation across its global operations.

#### Solutions used

- [OpenText Service Management Automation X \(SMAX\) SaaS](#)
- [OpenText AI Operations Management](#)
- [OpenText Universal Discovery and CMDB](#)
- [OpenText Professional Services](#)

#### Business results

- 30% reduction in service desk calls through AI-driven self-service workflows.
- Reduced operating, maintenance, and infrastructure costs by retiring legacy on-premises tools.
- Improved service quality and operational efficiency via integrated event management and CMDB processes.
- Aligned with cloud strategy while supporting continuous innovation and AI-driven automation.

## Volkswagen Financial Services modernizes employee service delivery with OpenText SMAX

Volkswagen Financial Services (VWFS) sought a Google- or Amazon-like experience for employees, replacing inefficient, phone-based request processes for laptops, servers, and office supplies. As part of a group-wide operational excellence initiative, VWFS implemented OpenText™ Service Management (SMAX) on AWS to standardize, automate, and simplify service delivery.

Leveraging OpenText SMAX's container-based architecture and agile workflows, VWFS launched FS.Get, a globally accessible self-service portal for ~12,000 employees. Users can submit requests, report incidents, and track status in real time. The solution integrates ITIL best practices, back-end workflow automation, and robust security measures including AWS Inspector, Shield, and Web Application Firewall. More than 200 IT and non-IT services are now available via the portal, from server provisioning to office equipment, enhancing transparency and self-service capabilities.

[Read the full customer story ›](#)

### Impact

- Improved helpdesk productivity and streamlined approvals
- Reduced service delivery costs through automation and self-service
- Enhanced transparency and employee empowerment with real-time tracking
- Scalable, secure IT service management framework supporting operational excellence

VWFS now provides faster, more reliable access to critical services while building a foundation for future automation and continued operational efficiency.

### Business results

- Ability to build and manage community of 5,000 trading partners
- Increased speed and agility through process simplification

### Solutions used

- [OpenText Service Management](#)
- [OpenText™ Service Manager](#)
- [OpenText™ Operations Orchestration](#)

While 84% of financial institutions recognize the benefits of AI, only 12% have a well-defined roadmap for implementation.

*State of AI in Banking,  
Digital Banking Report*

## Chapter 4: Top tips for achieving digital transformation in financial services

1

### Develop a clear data strategy

Before adopting any new technology, financial institutions must establish a well-defined digital transformation roadmap. This strategy should align with the organization's core business objectives and customer expectations. It must include short- and long-term goals, success metrics, and a timeline for implementation to ensure focus and coherence.

Having a clear data strategy is especially important to get the most out of GenAI. As noted by [Forbes](#), successful GenAI requires not only vast amounts of data but also high-quality data built on a well-executed data strategy.

Having a data strategy is particularly important in highly regulated industries like financial services, where there is an abundance of sensitive customer data and strict regulations that must be followed over the collection, use and storage of customer data.

2

### Prioritize a trusted total experience

Digital transformation in financial services should revolve around improving customer and employee experiences. By leveraging data analytics, AI, and personalized platforms, banks and financial firms can tailor their services to individual needs, enhance user satisfaction, and drive customer loyalty. By doing so, they can also deliver an exceptional employee experience where employees are freed up to focus on business-critical activities.

3

### Embrace agile and flexible technologies

Legacy systems often limit agility. Replacing or integrating them with modern, modular, cloud native solutions allows organizations to adapt faster to market changes, test innovations quickly, and scale operations effectively. Flexibility in technology stacks is crucial to remain responsive and resilient.

4

### Strengthen data governance and security

As financial institutions increasingly rely on data for decision-making and personalization, robust data governance frameworks are essential.

Implementing strict data privacy policies, real-time monitoring, and cybersecurity measures ensures compliance with regulations and builds customer trust.

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5

### **Foster a digital-first culture**

Digital transformation isn't just about technology—it requires cultural change. Employees must be empowered with the right mindset, tools, and training to embrace innovation. Leadership should encourage experimentation, continuous learning, and a willingness to pivot when necessary.

6

### **Leverage AI, GenAI, and automation**

AI and machine learning can dramatically improve efficiencies in areas like fraud detection, credit scoring, and customer service. Robotic process automation (RPA) can handle repetitive tasks, freeing human talent for more strategic roles and enhancing overall productivity.

Looking forward, financial institutions will also need to prepare for what comes next in the realm of AI. The next expected transformation in AI is agentic AI, or AI that can make decisions and take actions to achieve specific goals autonomously. Agentic AI is set to enhance productivity and operations across industries, and in the financial services industry, agentic AI will be the new frontier for customer experience.

7

### **Use analytics to drive decision-making**

Real-time analytics and predictive modeling empower financial institutions to anticipate market trends, mitigate risks, and personalize offerings. Embedding data-driven decision-making into daily operations ensures more accurate, timely, and strategic actions.

8

### **Monitor progress and continuously optimize**

Digital transformation is an ongoing process, not a one-time initiative. Regularly assessing performance metrics, gathering customer feedback, and iterating on digital solutions helps institutions remain innovative, efficient, and competitive in a rapidly evolving landscape.

## Chapter 5: Where to learn more

### Websites

<b>Financial services industry solutions</b>	<a href="https://www.opentext.com/solutions/industry/financial-services">https://www.opentext.com/solutions/industry/financial-services</a>
<b>Industry blogs</b>	<a href="https://blogs.opentext.com/category/industries/">https://blogs.opentext.com/category/industries/</a>
<b>Analytics Cloud</b>	<a href="https://www.opentext.com/products/ai-and-analytics">https://www.opentext.com/products/ai-and-analytics</a>
<b>Business Network Cloud</b>	<a href="https://www.opentext.com/products/business-network-cloud">https://www.opentext.com/products/business-network-cloud</a>
<b>Content Cloud</b>	<a href="https://www.opentext.com/products/content-cloud">https://www.opentext.com/products/content-cloud</a>
<b>Cybersecurity Cloud</b>	<a href="https://www.opentext.com/products/cybersecurity-cloud">https://www.opentext.com/products/cybersecurity-cloud</a>
<b>DevOps Cloud</b>	<a href="https://www.opentext.com/products/devops-cloud">https://www.opentext.com/products/devops-cloud</a>
<b>Experience Cloud</b>	<a href="https://www.opentext.com/products/experience-cloud">https://www.opentext.com/products/experience-cloud</a>

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<b>France</b>	+33 1 47 96 55 41
<b>Germany</b>	+49 89 4629-0
<b>Japan</b>	+81 3 4560 7704
<b>Korea</b>	+82 2 2185 1038
<b>UK</b>	+44 118 984 8080



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## Chapter 6: Selecting your technology partner

In financial services, trust, speed, and data intelligence are critical to success. With regulatory demands evolving, customer expectations rising, and AI reshaping decision-making, the partner you select must be a leader in information management-with proven expertise in the financial sector. Here are key considerations when selecting your technology partner:



### Regulatory compliance

Your partner should have deep knowledge of the global regulatory landscape and offer built-in compliance capabilities. OpenText enables financial institutions to manage records, ensure data privacy, and support audit-readiness with automated, defensible information governance.



### Data integration

Financial institutions rely on vast, complex ecosystems of core banking, CRM, trading, and risk systems. A strong technology partner will offer seamless, out-of-the-box integration to unify data across platforms. OpenText simplifies integration with leading financial applications to unlock visibility and efficiency.



### Risk mitigation

Managing risk at scale requires secure, real-time access to the right information. Your partner should help you proactively detect threats, reduce operational risk, and respond quickly. OpenText equips financial organizations with secure information platforms that support fraud detection, cybersecurity, and risk analytics.



### Customer experience

Personalization and responsiveness are key to retaining customers in competitive financial markets. Your technology partner should help you leverage information to deliver faster, more relevant experiences. OpenText empowers financial institutions to automate and optimize customer interactions across digital channels.



### AI readiness

AI-driven insights are the future of financial decision-making-but only if your data is trusted and governed. Look for a partner who understands both information management and AI. OpenText brings advanced AI capabilities powered by clean, compliant data-supporting smarter underwriting, fraud detection, and financial analysis.