

Banking Fortified: Rebuilding Trust, Speed & Resilience in **Financial Services**

Technology-Led, People-Driven

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Introduction

Financial systems are the heartbeat of the global economy, moving trillions with zero margin for error. Yet many banks still rely on outdated infrastructure that can barely meet the demands of real-time payments, digital banking, and regulatory compliance.

The cracks show in the form of stalled transactions, delayed trades, and disrupted services. Each failure chips away at customer trust and pushes them toward faster, more agile competitors.

In this new era of real-time everything, resilience isn't just an IT goal. It's a business imperative.

2.8 to 4.7%

Gen AI could increase productivity, adding 2.8% to 4.7% of total industry revenues¹

25%

Only 25% of institutions use AI, and just 27% of those invest in innovations²

Four Key Challenges in Banking



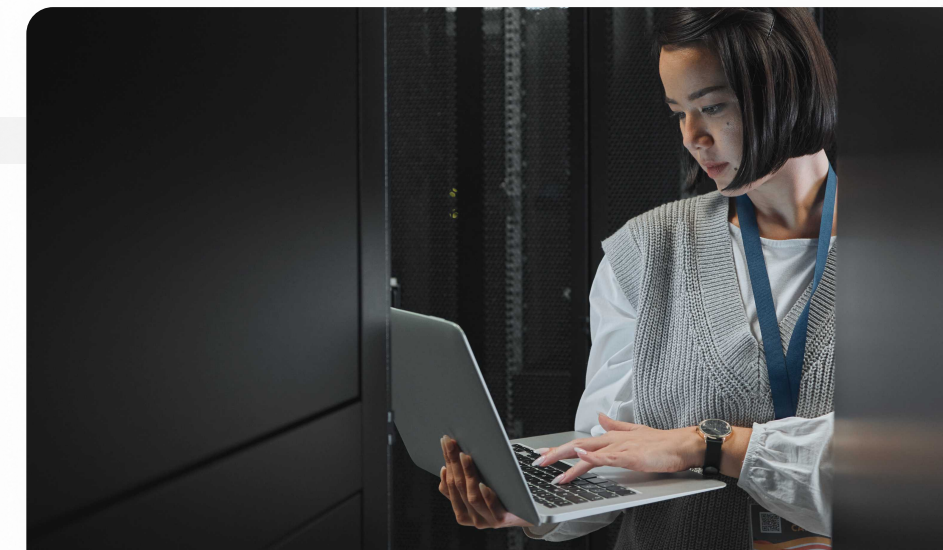
Security & Compliance

Banks must protect customer data and meet strict regulations like Basel III/IV and PCI DSS while still driving innovation.



Cost Management

Cloud costs can spiral quickly. Banks need to scale resources in real-time for volatile trading volumes and peak payment windows, without overspending or underperforming.



System Reliability

When milliseconds matter, even minor downtime can be catastrophic. Banks must ensure continuous uptime, rapid incident response, and stability across highly complex cloud environments.



Legacy Integration

Many core systems were never built for the cloud. Migrating without disrupting service — or exposing data — while ensuring seamless operation across hybrid environments can be difficult.

Banking's Cloud Transformation Challenge

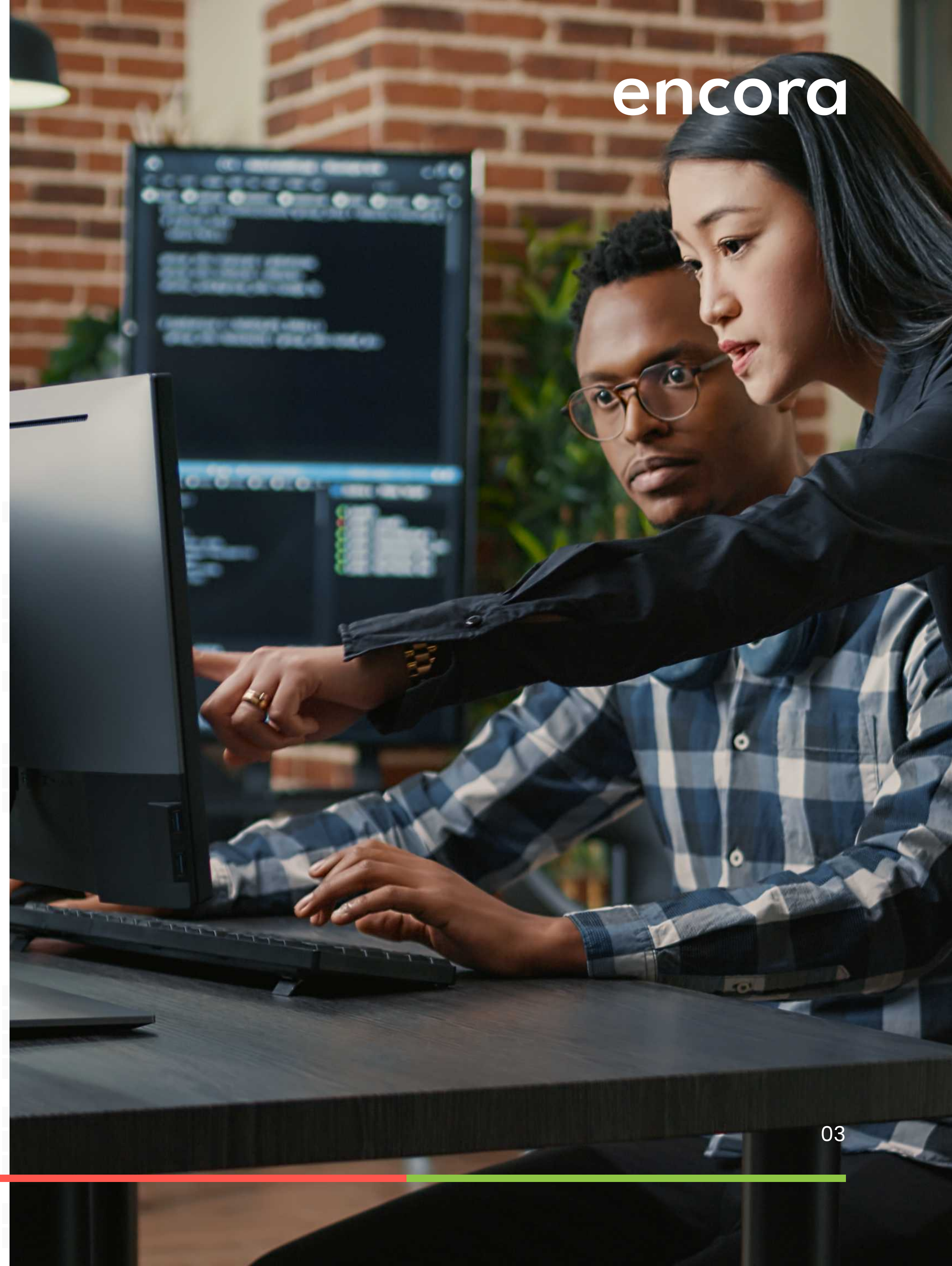
The rules of banking have changed—but most legacy systems haven't.

Customers now expect seamless, instant, always-on experiences—set by fintech disruptors who move fast and build for scale. Regulators demand real-time visibility. Cyberattacks grow more advanced by the day.

Traditional banks are under siege from every angle:

- Outdated infrastructure
- Soaring cloud costs
- Rising compliance pressure
- Shrinking tolerance for failure

In a world where milliseconds matter and downtime isn't an option, every cloud decision must deliver performance, protection, and ROI—at once.





Five Pillars of AI-Powered Banking Cloud: Before vs. After

Enhanced Observability & Monitoring



Before AI

Issues surfaced hours later, buried in manual log reviews and outdated dashboards.



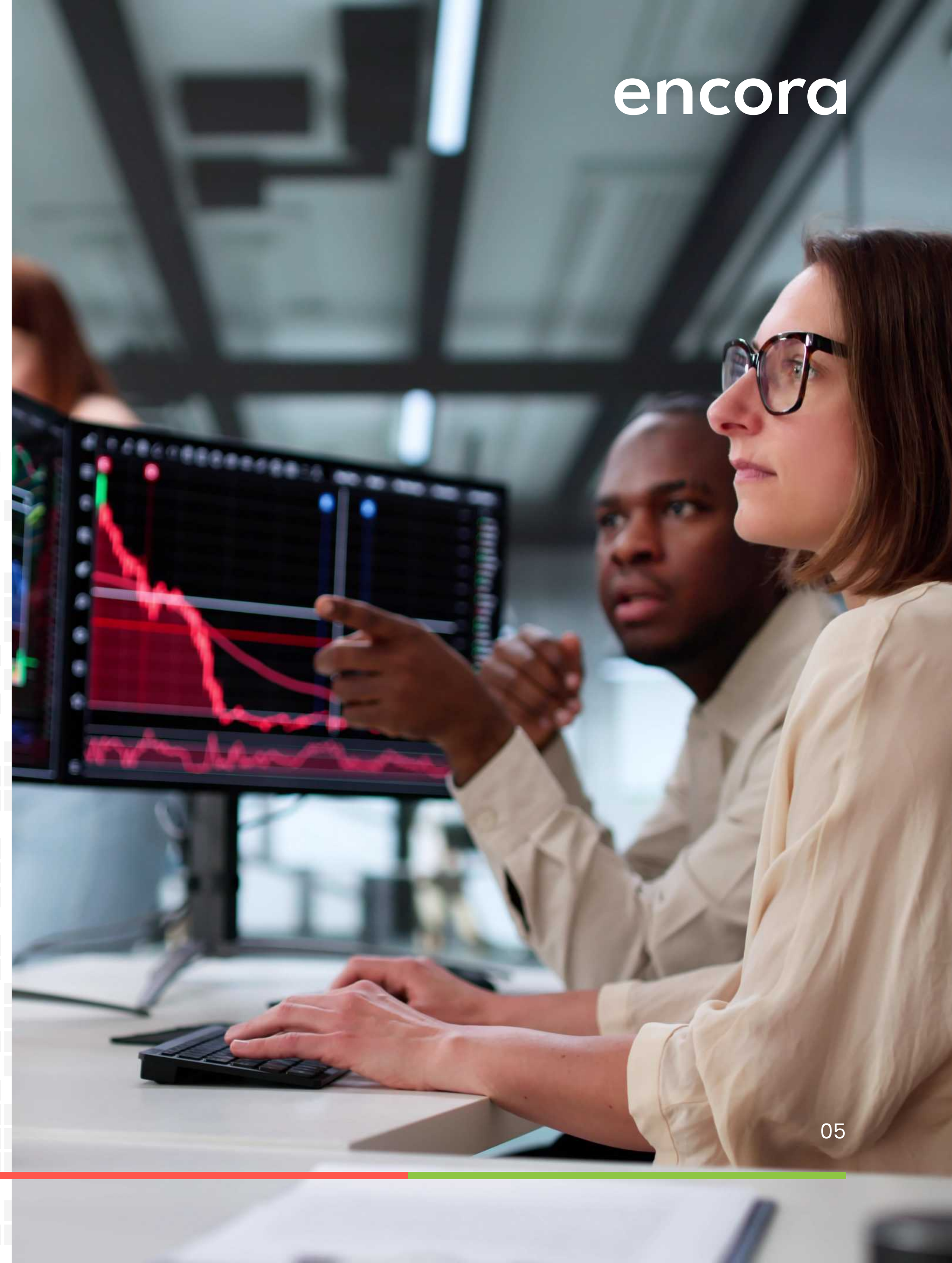
With AI

ML models detect anomalies in real time—predicting failures before users feel the impact.



Impact

AI proactively minimizes downtime, significantly enhancing user experience and operational stability.



Intelligent FinOps & Cost Optimization



Before AI

Cloud resources ran at fixed capacities, wasting money during off-peak hours and bottlenecking during trading surges.



With AI

Intelligent auto-scaling anticipates demand spikes and shifts workloads to cost-effective windows, optimizing every cloud dollar.



Impact

AI-driven auto-scaling reduces operational costs and ensures seamless performance even during volatile demand.

AI-Powered Site Reliability Engineering



Before AI

Outages took hours to diagnose and fix—delaying mission-critical services.



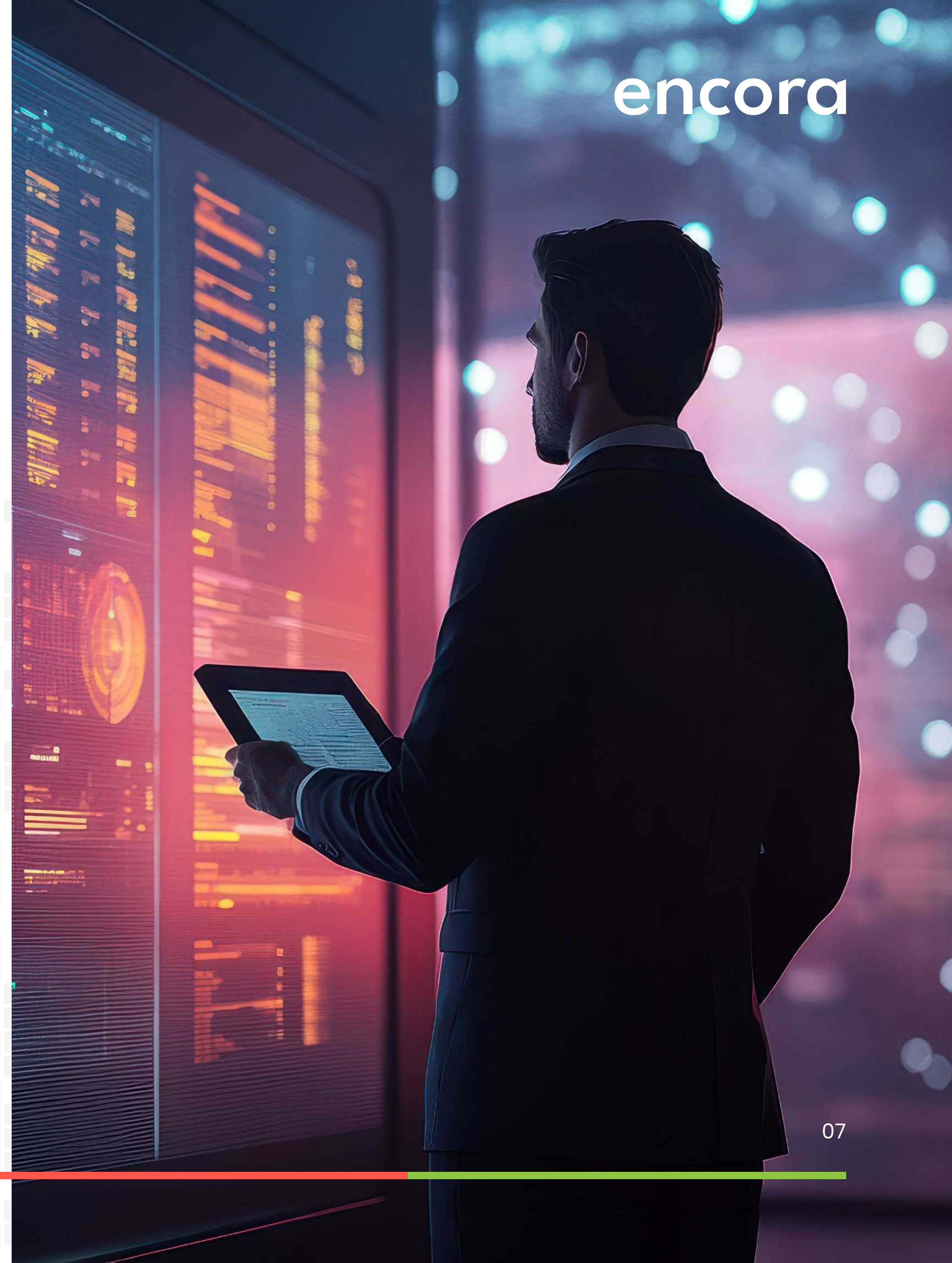
With AI

AI pinpoints root causes instantly and triggers auto-remediation in minutes.



Impact

AI dramatically reduces recovery time, safeguarding revenue and critical service availability.





Automated Security & Compliance



Before AI

Quarterly audits revealed risks long after violations occurred.



With AI

Continuous, intelligent monitoring ensures real-time compliance and detects threats that rules-based systems miss.



Impact

AI mitigates risk instantly, strengthening trust and proactively safeguarding compliance.

Intelligent Resilience Testing



Before AI

Predictable chaos tests failed to reveal real vulnerabilities that emerged during actual market stress conditions.



With AI

AI creates sophisticated failure scenarios that identify system weak points, delivering measurable resilience during peak trading periods.



Impact

AI ensures systems withstand real market shocks, enhancing confidence during critical trading periods.

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What does the Future Look Like With **AI-led Banking Cloud?**



Predictive

Stop problems before they start. AI anticipates risks and flags weak signals early.



Automated

Manual ops slow you down. AI streamlines everything from scaling to incident response.



Secure

Cyber threats evolve daily. AI learns faster—protecting sensitive data with dynamic defenses.



Compliant

Stay audit-ready. AI keeps you aligned with changing regulations in real time.



Resilient

Be disruption-proof. AI stress-tests your systems and keeps you running—even under pressure.

Banking Technology Trends

These technologies are reshaping the core of banking—and AI is the force multiplier behind them all.



Blockchain

Bring trust to every transaction—enhancing security, transparency, and data lineage.



Open Banking APIs

Unlock faster, cheaper, and more personalized services—by enabling seamless integrations.



Quantum Computing

Supercharges encryption and scenario modeling—solving problems classical systems can't touch.



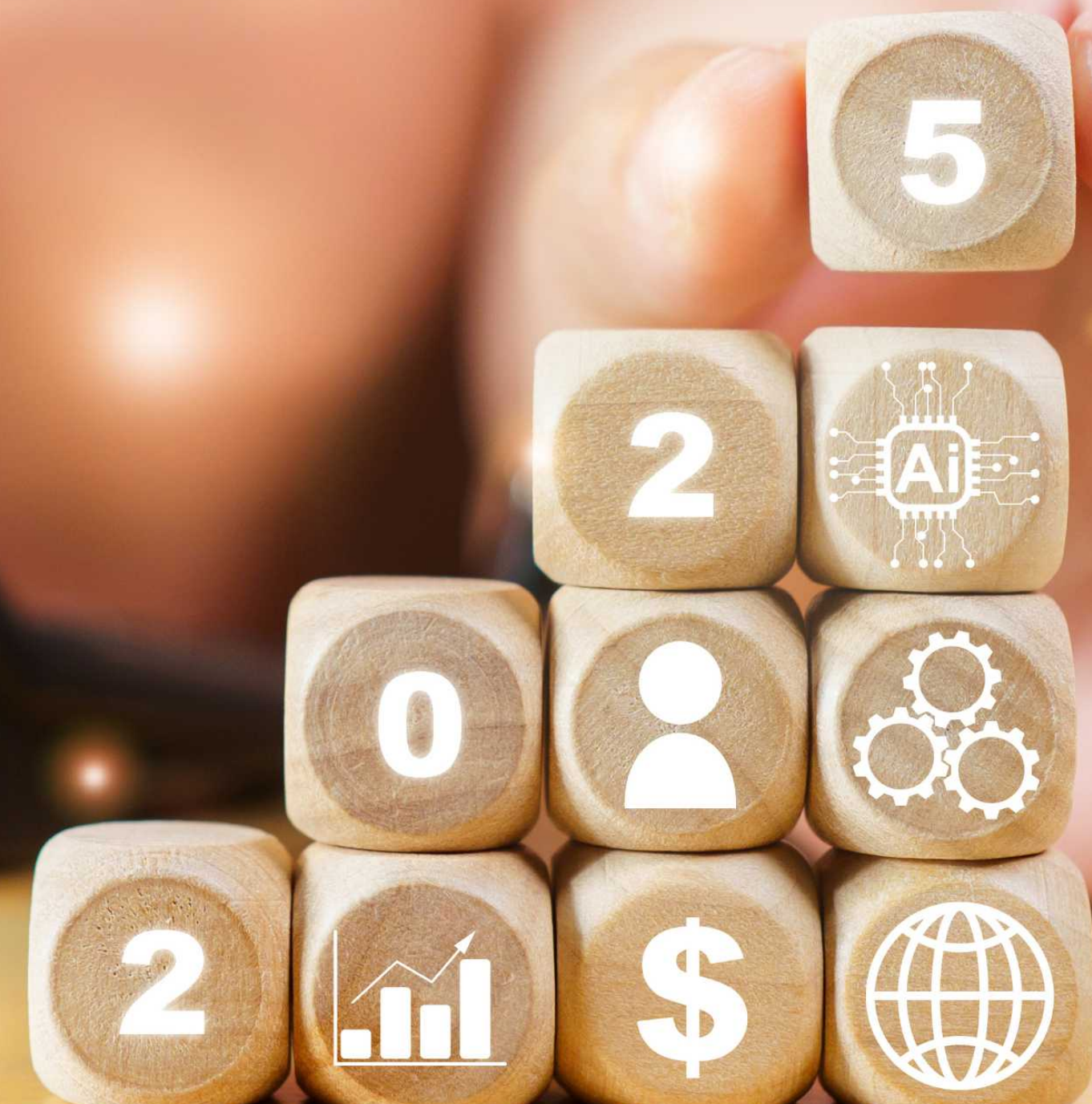
AI-Powered Chatbots for SRE

Acts as a 24/7 copilot for engineering teams, accelerating incident resolution and reducing MTTR.



Predictive Compliance Analytics

Flag risks before they become violations—keeping your organization ahead.



Implementation Roadmap

Modernizing your banking cloud isn't a big-bang move. It's a focused, phased journey. Here's how leading banks do it:

**Assess**

Benchmark your current cloud and AI maturity. Identify pain points in reliability, cost, and compliance.

**Prioritize**

Start where AI delivers the biggest impact fast—like transaction observability or cost optimization.

**Pilot**

Deploy AI in a controlled environment. Measure performance, security, and business ROI.

**Scale**

Roll out proven solutions across business units. Build a repeatable playbook for ongoing transformation.

Banks that modernize with AI-powered cloud today won't just keep up—they'll define the future of finance. Instant, secure, and seamless experiences are no longer differentiators. They're expectations.

To identify and implement your biggest wins with AI-first cloud transformation, speak with our experts today.

[CONTACT US →](#)

References

1. **Buehler, K., Corsi, A., Weintraub, B., Jurisic, M., Siani, A., & Lerner, L. (2024, March 22). Scaling gen AI in banking: Choosing the best operating model. McKinsey & Company.**
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2. **Riemer, S., Coppola, M., Rogg, J., Rulf, K., Schmid, C., Strauß, M., Tripathi, S., & BOSTON CONSULTING GROUP. (2025). For banks, the AI reckoning is here**
<https://www.bcg.com/publications/2025/for-banks-the-ai-reckoning-has-arrived>

Transform Your Cloud Operations with AI

Download our comprehensive eBook on **AI-powered CloudOps** and **discover five transformative strategies** that revolutionize cloud operations through artificial intelligence.

Key Benefits:

- Reduce cloud costs with AI-powered optimization
- Build self-healing infrastructure with predictive maintenance
- Deploy specialized AI agents for autonomous operations
- Master AI-powered observability and monitoring
- Implement intelligent FinOps and security frameworks

Accelerating Business Value with AI-Enabled CloudOps

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