YOUR BANK IN 2030

A LEADERSHIP BLUEPRINT

Will it simply be digital or fundamentally different?

6 SIX DECISIONS THAT WILL DEFINE THE NEXT GENERATION OF BANKING.

SYNAPSYS



A MESSAGE TO BANKING LEADERS

The next transformation of banking has already begun.

For the last decade, banks have focused heavily on becoming digital. The next decade will demand something more fundamental.

Customers will expect banking to be immediate, intelligent and almost invisible. Artificial intelligence will increasingly support decisions. Payments will become more connected. Financial services will move beyond traditional channels. Regulators will expect greater transparency, resilience and accountability.

At the same time, banks must protect the trust on which the industry is built.

> *The challenge facing leadership is therefore not simply:*
>
> ***"What technology should we implement?"***
>
> *It is:*
>
> ***"What kind of bank do we want to become?"***

The six decisions in this booklet are intended to start that conversation.

BOARDROOM QUESTION

If you were building your institution today, would you build it the same way?



Synthesizing technological ambition with institutional governance defines modern financial stewardship.



2030 IS CLOSER THAN IT LOOKS

TODAY

Digital channels have become expected. Customers increasingly demand simplicity, speed and continuous access.

NEXT

Artificial intelligence moves from experimentation into everyday banking operations.

THEN

APIs, embedded finance and connected ecosystems increasingly blur the boundaries between banks, fintechs, businesses and platforms.

BY 2030

Leading institutions may operate less like traditional banks and more like intelligent financial ecosystems - connected, data-driven, highly automated and increasingly personalised.

The next four years may reshape banking more than the previous ten.

The forces transforming financial services are beginning to converge.



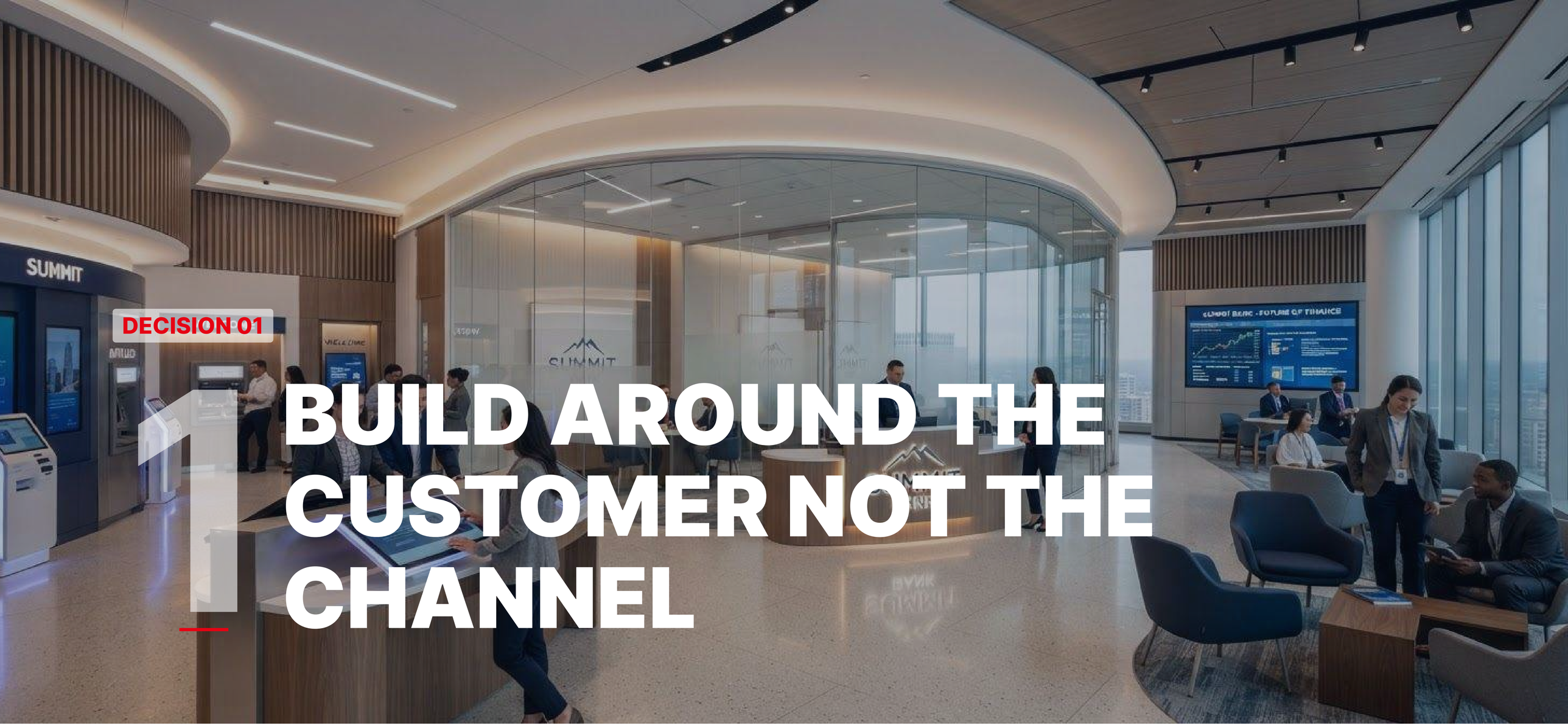
BOARDROOM QUESTION

If the pace of change accelerates, is your bank designed to adapt or will its technology become the constraint?



THE LEADERSHIP PRIORITY

The challenge is not predicting every technology that will emerge. The challenge is building an institution capable of adapting when it does.



DECISION 01

1 BUILD AROUND THE CUSTOMER NOT THE CHANNEL

Customers do not think in terms of core banking, mobile banking, branches, APIs or payment platforms. They simply expect banking to work.

The future customer experience will increasingly connect every interaction - mobile, web, branch, agent, contact center and third-party ecosystem - into one continuous relationship.

For banks serving developing and emerging markets, this also creates an important opportunity. Technology can extend banking beyond traditional branch networks, enabling greater accessibility, financial inclusion and cost-effective service delivery.



In 2006, DFCC Bank introduced M-Teller at the Dambulla Economic Centre, bringing banking services directly to busy businesspeople who found it difficult to leave their businesses to visit a bank branch.

THE 2030 BANK WILL INCREASINGLY NEED TO:

- Understand the customer across every channel
- Personalise services using data and intelligence
- Remove friction from onboarding and servicing
- Extend banking beyond the branch
- Serve customers wherever economic activity happens

BOARDROOM QUESTION

Are your digital channels connected around the customer - or simply connected to the core?

DECISION 02

2 MODERNISE THE CORE WITHOUT LOSING CONTROL

Every digital ambition eventually reaches the core.

A modern bank must be able to introduce new products quickly, integrate new channels, connect external ecosystems and respond to regulatory change without creating greater complexity. This is why the conversation around core banking is changing. The question is no longer simply whether a core system can process transactions. The question is whether the architecture can support continuous innovation.

MODERN BANKING PLATFORMS INCREASINGLY NEED TO BE

- **Modular Architecture**
- **API-First Connectivity**
- **Cloud-Native Infrastructure**
- **Highly Configurable**
- **Robust Enterprise Security**
- **Elastic Scalability**

THE PATH TO PROGRESS

But modernisation does not always require a disruptive "big bang" replacement. Banks can increasingly modernise progressively introducing new capabilities while protecting operational continuity.

By decoupling core layers and building microservices, institutions reduce risk while gaining the agility needed to compete in a rapidly evolving connected landscape.



With the support of the open API architecture of the MBanX platform, Pan Oceanic Bank Solomon Islands became the first bank in the Solomon Islands to implement an ATS, leveraging the open API capabilities and seamless integration offered by MBanX.

BOARDROOM QUESTION

Is your core banking platform enabling innovation or determining how quickly you are allowed to innovate?

DECISION 03

3 MAKE ARTIFICIAL INTELLIGENCE OPERATIONAL

Artificial intelligence will not transform banking because banks have chatbots. Its real impact will come when intelligence becomes embedded throughout the institution.

AI can increasingly support decisions across areas such as risk modeling, core operations, regulatory compliance, and customer lifecycle management.
By systematically operationalizing intelligence, leading financial institutions shift AI from isolated digital experiments into a core engine of sustainable competitive advantage.

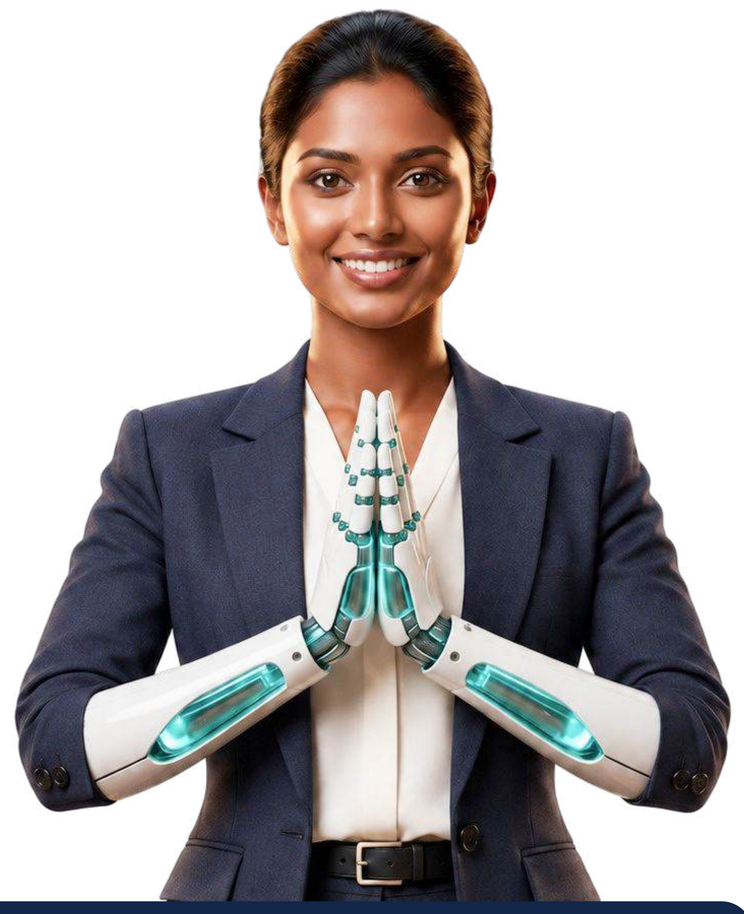


Establishing an industrial-grade AI command center allows operational risk officers to oversee model deployment, tracking continuous improvement and real-time performance.

> **Do not begin with AI. Begin with the business problem.**
>
> START WITH VALUE

THE 2030 BANK WILL INCREASINGLY NEED TO DEPLOY AI ACROSS:

- Customer service
- Fraud detection
- Credit assessment
- Collections
- Operations
- Compliance
- Risk monitoring
- Marketing
- Treasury
- Management reporting
- Document analysis
- Decision support



THE OPPORTUNITY IS SIGNIFICANT. BUT SO IS THE RESPONSIBILITY.



Banks must consider governance, explainability, data quality, privacy and human oversight as AI becomes more deeply integrated into operations.

Regulators globally are increasing scrutiny on algorithmic models. Financial institutions must demonstrate clear auditability, unbiased training data, and continuous system monitoring.

Without these safeguards, automated systems risk executing faulty processes at scale, harming both customers and institutional trust.

The strongest institutions will not simply have an AI strategy. They will develop an AI operating model.

BOARDROOM QUESTION

Where could artificial intelligence remove the most friction from your institution today?

THE AI OPERATING MODEL

From experimentation to integration intelligence must be governed, embedded and continuously improved.





DECISION 04

4 PREPARE FOR THE NEXT PAYMENT REVOLUTION

Payments are becoming faster, more connected & increasingly invisible. Customers and businesses now expect money to move with the same simplicity as information.

The modern landscape is rapidly shifting toward instant settlement ecosystems, ubiquitous digital wallets, and seamless cross-border payment platforms. Embedded payments are fundamentally transforming user experiences, integrating financial services directly into consumer and business applications. Interoperability has ceased to be a technical feature; it is now a core expectation of global trade and domestic commerce.

Real-time payments, digital wallets, cross-border platforms, embedded payments and new forms of interoperability are steadily changing both customer expectations and competitive boundaries.





EXECUTIVE TAKEAWAY

These shifts are steadily changing customer expectations and competitive boundaries.

BOARDROOM QUESTION

Are your payment systems designed to move money or to build relationships, generate insights, and create new opportunities?



Cross-border transactions and global remittances have transformed from high-cost back-office processes into primary relationship anchors. For economies integrated with international labour markets, trade networks, and global diaspora communities, the payment rail represents the most vital point of contact.

By optimizing real-time settlement channels and reducing frictional drag, progressive institutions are securing secondary value flows-converting high-frequency transactional data into predictive advisory capabilities and tailored credit solutions.

Payments Do More Than Move Money

For financial institutions, the next generation of payments creates opportunities far beyond transaction processing.



PAYMENTS GENERATE
RELATIONSHIPS
Every payment is a touchpoint, helping banks understand, engage and serve customers more effectively.

PAYMENTS GENERATE
DATA
Payment activity provides real-time insights into customer behaviour, needs and opportunities.

PAYMENTS CREATE
NEW OPPORTUNITIES
These insights can unlock additional financial services, from lending and savings to insurance and investment solutions.

EXECUTIVE TAKEAWAY

Payments are no longer just transactions. They are a strategic gateway to deeper relationships, richer insights and broader growth opportunities.

> *Payments are not the end of the journey. They are the beginning of what's next.*

PAYMENTS TODAY. GREATER POSSIBILITIES TOMORROW.

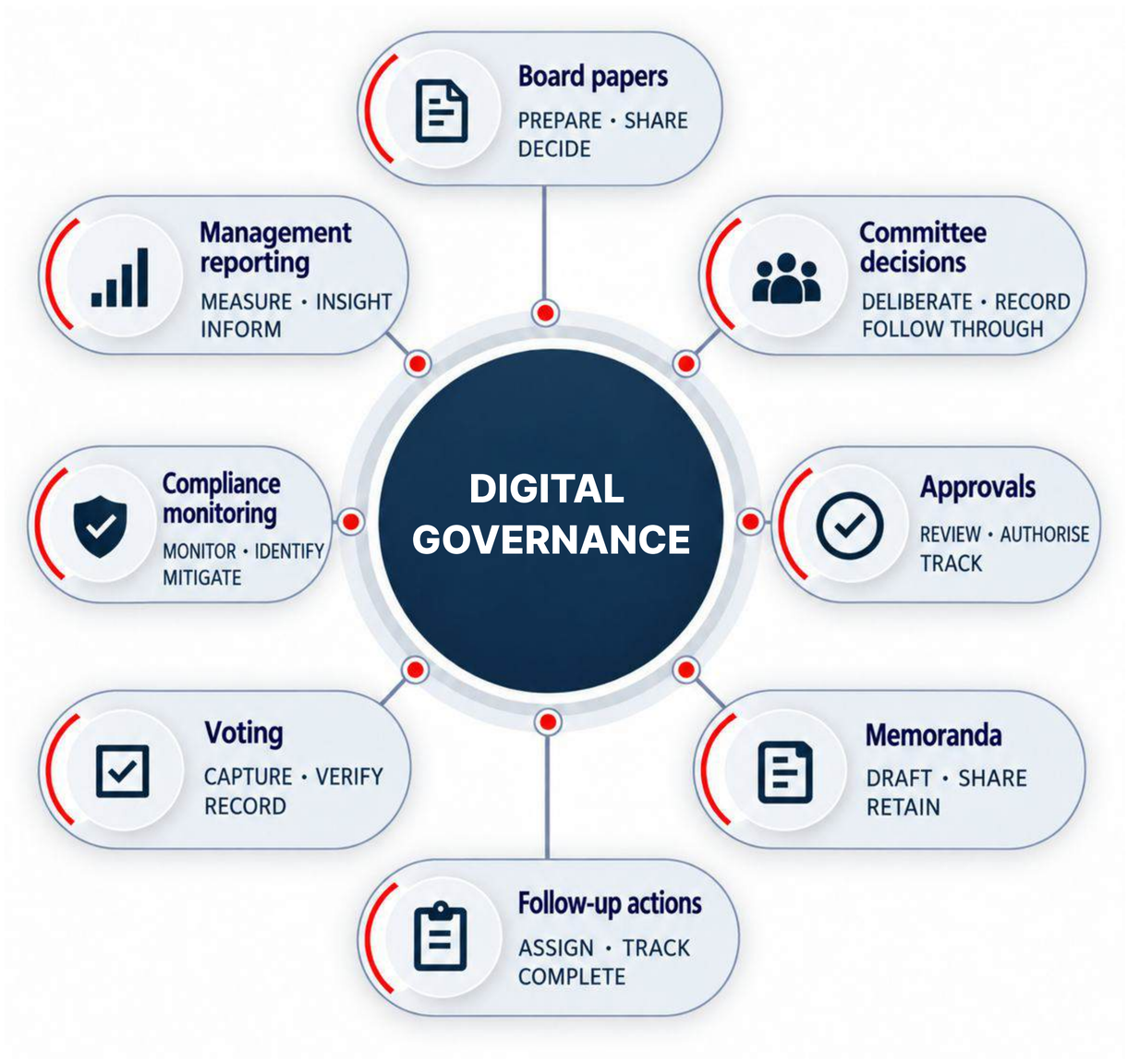


DECISION 05

5

DIGITISE GOVERNANCE NOT JUST BANKING

Many banks have transformed customer facing processes while critical management processes remain surprisingly manual.



These processes sit at the heart of institutional governance. Yet information can still be fragmented across email, paper, spreadsheets and disconnected systems.

THE GOVERNANCE OPPORTUNITY

From meetings and approvals to institutional intelligence.

THE 2030 BANK GOVERNANCE

The future bank will increasingly treat governance as a digital capability. Digitised governance can create greater transparency, stronger accountability, faster decision making and a clearer institutional audit trail.

Technology should not replace governance. It should make good governance easier to practice.

BOARDROOM QUESTION

Can your leadership team see what has been decided, who approved it, what remains outstanding and what requires attention in real time?

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DECISION 06

6 TURN ESG FROM REPORTING INTO MANAGEMENT INTELLIGENCE

Environmental, Social and Governance considerations are increasingly becoming part of how institutions understand long-term risk, responsibility and value creation.

Yet many organizations still approach ESG primarily as a reporting exercise. The greater opportunity is to turn ESG information into management intelligence.

Imagine leadership being able to see, in one environment:

- Environmental indicators
- Sustainable lending exposure
- Financial inclusion
- Gender and social impact
- Governance indicators
- Portfolio risk
- Policy compliance
- Operational sustainability
- Progress against institutional targets

The objective should not simply be to create another report.

It should be to help management understand where the organization stands and where intervention may be required.

BOARDROOM QUESTION

Can your board view ESG performance with the same clarity that it views financial performance?

FROM DISCLOSURE TO DECISION

MEASURE. UNDERSTAND. ACT.







ONE INSTITUTION. MANY CONNECTED CAPABILITIES.

The future bank will not be defined by a single technology.

It will be defined by how effectively its technologies work together.

CUSTOMER EXPERIENCE

Mobile · Web · Branch · Agent · Embedded Banking

INTELLIGENCE

AI · Analytics · Personalisation · Decision Support

FINANCIAL CAPABILITIES

Deposits · Lending · Payments · Investments · Remittances · Trade

DIGITAL CORE

Accounts · Customers · Products · Transactions · Workflow

CONNECTIVITY

APIs · Open Ecosystems · Partners · Fintechs · External Platforms

INSTITUTIONAL CONTROL

Governance · Risk · Compliance · ESG · Cybersecurity · Audit

TECHNOLOGY FOUNDATION

Cloud · Data · Infrastructure · Security · Resilience

EXECUTIVE TAKEAWAY

The competitive advantage will increasingly come not from owning more technology but from connecting it better.



THE 2030 READINESS CHECK

HOW READY IS YOUR INSTITUTION?

Digital Transformation Readiness

Digital transformation has no single finish line. But leadership should understand where the organisation stands.

PEOPLE
IDEAS
CAPABILITIES
A STRONGER
TOMORROW

CONSIDER YOUR INSTITUTION ACROSS THESE EIGHT DIMENSIONS:

01 Customer Experience
Can customers move seamlessly across channels?

02 Core Banking Agility
How quickly can new products and services be introduced?

03 API & Ecosystem Readiness
How easily can your bank connect with external platforms?

04 AI & Data Intelligence
Is data actively supporting decisions?

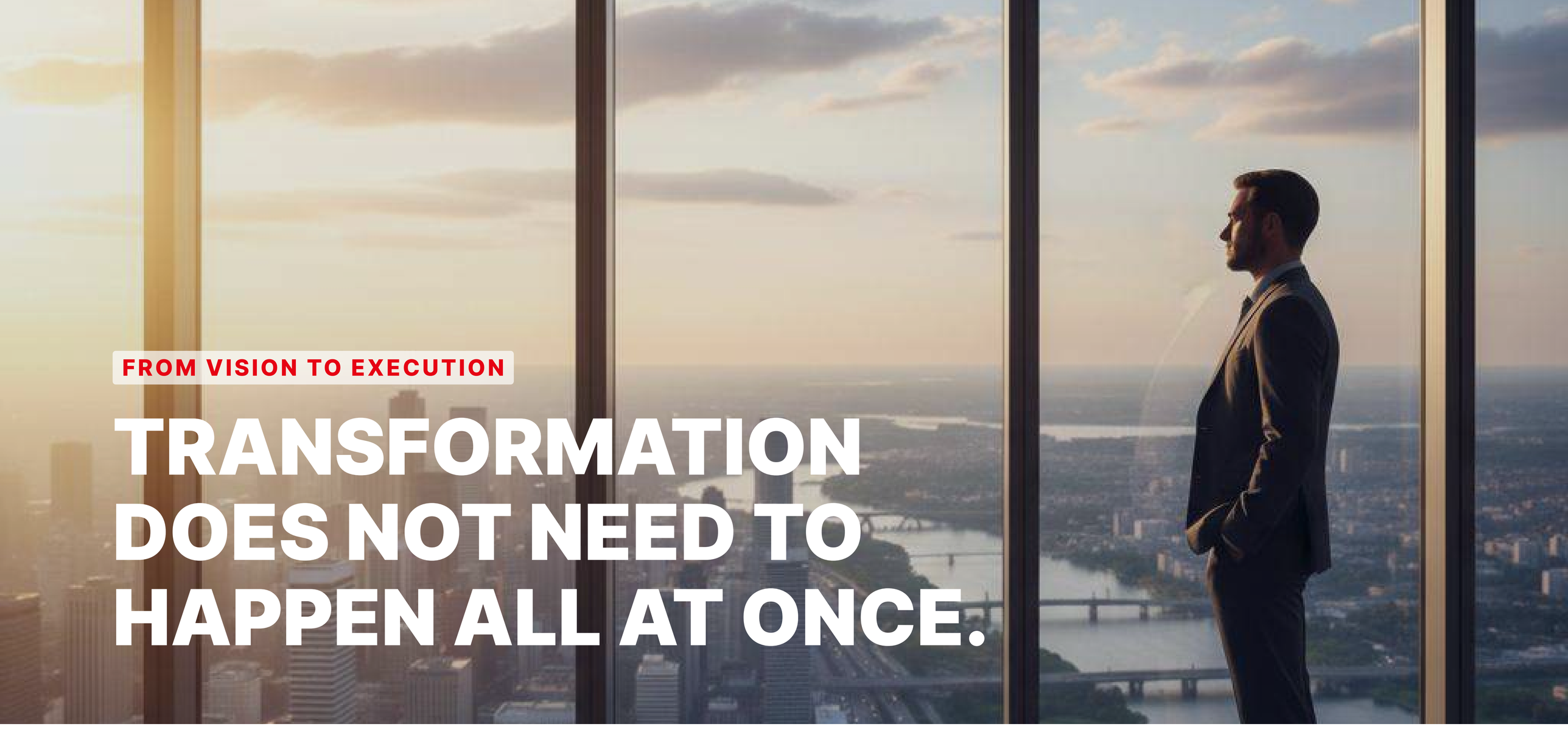
05 Payments Innovation
Can your payment infrastructure support emerging customer expectations?

06 Governance Automation
Are leadership decisions and approvals digitally managed?

07 ESG Intelligence
Can management measure ESG performance effectively?

08 Technology Resilience
Can your architecture scale securely as the organisation grows?





FROM VISION TO EXECUTION

TRANSFORMATION DOES NOT NEED TO HAPPEN ALL AT ONCE.

The most successful technology journeys are rarely defined by the number of systems implemented. They are defined by priorities.



A Practical Transformation Path

Six steps to turn strategy into execution.



ONE PRINCIPLE SHOULD GUIDE EVERY STEP:

Technology must serve the strategy of the institution — not become the strategy itself.

EXECUTIVE TAKEAWAY

Successful transformation is not one large leap. It is a disciplined sequence of assessing, prioritising, modernising, connecting, scaling and optimising.



Technology is only valuable when it solves a real banking problem.

As a financial technology company with the banking heritage of DFCC Bank, our approach combines financial-sector understanding with software engineering and implementation capability.

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CELEBRATING 20 YEARS OF
INNOVATION
2006 - 2026

ABANX SYNAPSYS ADFIAP

Digital & Core Banking

Modern banking platforms designed for agility, inclusion and growth.

RAPIDEX SYNAPSYS

Payments & Remittances

Technology supporting domestic and cross-border financial ecosystems.

MARGINX SYNAPSYS

Capital Markets

Solutions supporting margin trading and investment-related operations.

One partner. Multiple capabilities.

Strategy translated into practical technology.

OCTOPLEX

Digital Governance

Board, committee, approval and institutional workflow automation.

OCTOPLEX

ESG Intelligence

Management dashboards designed to turn ESG information into actionable insight.

TA

Technology & Advisory Services

Bespoke software, systems integration, technology operations and financial-sector consulting.

SYNAPSYS

2030 STARTS WITH THE DECISIONS YOU MAKE TODAY.

IMAGINE THE INSTITUTION YOU WANT TO BECOME.

THEN ONBOARD THE TECHNOLOGY THAT MAKES IT POSSIBLE.

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CELEBRATING 20 YEARS OF

INNOVATION

2006 - 2026

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