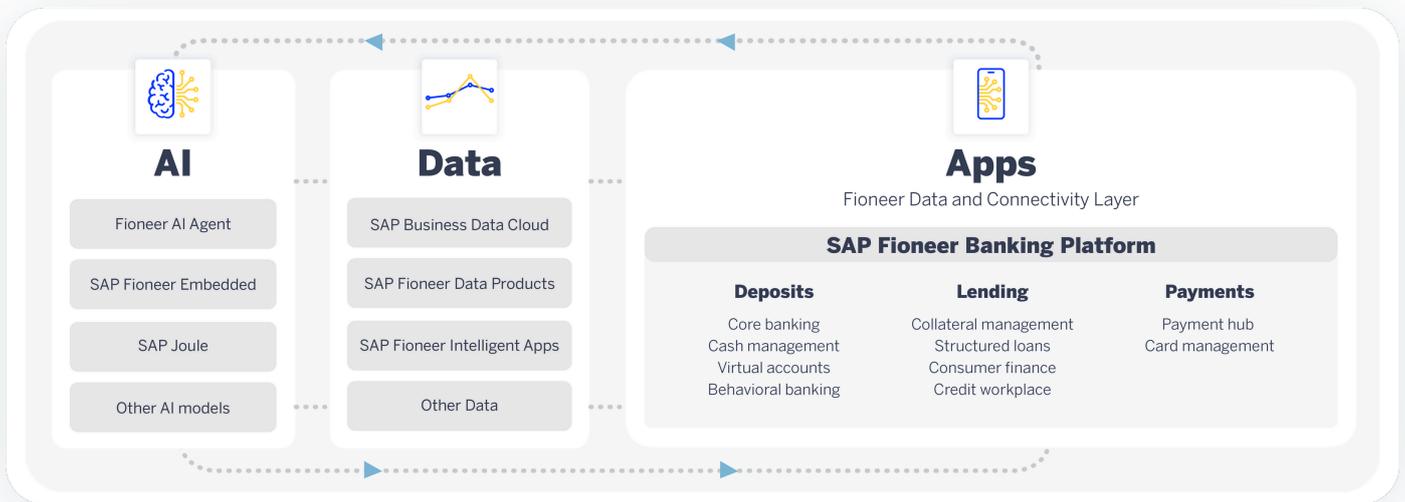# SAP Fioneer

SAP Fioneer Banking Platform

End-to-end banking capabilities, powered by data and AI

At a glance

Banks often treat applications, data, and AI as separate layers, creating fragmented architectures with limited visibility. SAP Fioneer takes a different approach: a unified, composable foundation where applications, data, and AI are seamlessly integrated yet remain decoupled. Applications extend beyond process execution – generating high-quality data, enabling AI, and embedding intelligence end-to-end across the banking landscape. With a comprehensive suite of customizable applications spanning deposits, lending, and payments, SAP Fioneer supports retail, commercial, development, and central banking on a resilient, intelligent foundation.

AI
- Fioneer AI Agent
- SAP Fioneer Embedded
- SAP Joule
- Other AI models

Data
- SAP Business Data Cloud
- SAP Fioneer Data Products
- SAP Fioneer Intelligent Apps
- Other Data

Apps
Fioneer Data and Connectivity Layer

SAP Fioneer Banking Platform

Deposits	Lending	Payments
Core banking	Collateral management	Payment hub
Cash management	Structured loans	Card management
Virtual accounts	Consumer finance	
Behavioral banking	Credit workplace	

99,99% availability of our solutions

15k transactions per second in a lab environment of our Core Banking Suite

Capabilities

SAP Fioneer provides comprehensive front-to-back banking capabilities. Underpinned by a real-time in-memory database, modular OpenCore technology, and cloud-agnostic design, the portfolio is optimized for scale, enables intelligent banking end-to-end, and supports easy integration with 3rd party systems.

- OpenCore
- True modular
- Multi-X
- Cloud-agnostic
- Front-to-back coverage
- Embedded AI
- Hyper personalization