

Front-to-back banking. One technology stack. Your pace.

Deposits, lending, payments, cash management and virtual accounts – modular components on one data foundation. Adopt one, or all of them.

At a glance

Most banking technology solves one problem well and creates three new ones: another system to integrate, another data silo to reconcile, another vendor to manage. The SAP Pioneer Banking Platform is built on the opposite principle. It covers the entire banking book – from deposits, loans and cards to payments, cash management and virtual accounts – as modular components on a unified data foundation. And it's built to move with the market too, offering innovative solutions like the Digital Euro Hub, Behavioral Intelligence Suite and Embedded Banking.



Deep standard functionality, out of the box

Minimizing the need for customization, with long-term product support confirmed through 2040.



Clean core

No modifications in the core, so new capabilities and updates land without friction.



Connect via open APIs

Standardized RESTful APIs and event-streaming capabilities.



Pre-configured business content

Based on global implementations, speeding up every rollout.



Pre-integrated by design

Between modules and to third-party applications and platforms.



Part of an FS ecosystem

Integrate with or become one, banking and beyond-banking services.



Multi-x capabilities

Consistent management of multi-layered structures and consolidation.



Solutions for specific requirements

E.g. tax solutions for Capital Yield Tax, FATCA, and CRS.

The numbers behind the platform

60%

of the world's largest financial institutions run on our software

>1bn

financial transactions processed daily

29 million

bank accounts managed in a single productive installation

15,000+

transactions per second at peak

99.99%

system availability in production

The SAP Pioneer Banking Platform



SAP Pioneer Banking Platform

Banking capabilities

Deposits management

Loans management

Collateral management

Card management

Digital Euro

Payments

Virtual accounts

Subledger

Reporting

Behavioral intelligence suite

Contract management

Cash management

ESG

Risk management

Embedded banking

SAP

Enterprise platform

Front-to-back banking processes.
One unified technology stack.
Build at your pace.



See it live and book a demo

What makes us unique



Enterprise-grade and proven. Built on SAP S/4HANA to run core workloads at scale

SAP Pioneer was spun off from SAP to do one thing exceptionally well: serve banks and insurers. Built on SAP's technology foundation but operating independently, we are fully focused on financial institutions in a complex, highly regulated environment. The result: focused innovation on critical pain points, seamless integration beyond the SAP universe, and an experience-led vision for financial services.



Your choice of AI agents. Secured from within

Adopt the AI agents that fit your business while keeping sensitive data and critical systems protected. A dedicated, financial-services-specific agentic layer connects AI to your processes through rule-based guardrails, existing authorization logic, and controlled API access – the freedom to innovate on a governed foundation built for regulated operations.



AI-first delivery, best enabled by the software creator

SAP Pioneer's AI-first delivery model changes the economics of software delivery: purpose-built agents remove the friction that slows implementations down and drives up cost and risk. As the software's creator – with 25 years of technology heritage – only SAP Pioneer can evolve the software and the agents in lockstep, making delivery faster, more reliable, and scalable.



True digital independence

What other global providers cannot offer: shape your digital independence strategy on flexible, secure-by-design platforms tailored to your infrastructure – with full end-to-end control over your data, operations, and critical workloads.