SAP Fioneer

Core Banking Modernization with SAP Fioneer

From an expensive unknown to a predictable outcome

At a glance

Modernizing a core banking system is one of the most consequential decisions a bank can take – and one of the hardest to get right. Full replacements run over a decade. Carve-outs stall in pilots. Greenfield stacks cover a fraction of the workload. SAP Fioneer offers a different path: a proven, AI-native core banking platform, 25+ years of delivery expertise, and an AI-first delivery approach – so banks modernize step by step, verify every stage, and reach a predictable outcome.

Three elements that make modernization work

01

Core Banking Suite (TRBK)

Proven, API-first platform running core workloads at scale globally

15,000+
TPS

02

25+ years delivery expertise

Proven transformation partner with deep banking knowledge

100+
Core implementations

03

AI-first delivery approach

Expert agents accelerate every step with human supervision

40%
Less effort to go-live

01 What the Core Banking Suite (TRBK) delivers

A robust core for intelligent banking

The Core Banking Suite (TRBK) is a proven, API-first, real-time platform, running core workloads 24x7 at scale for financial institutions globally. It supports the full range of core capabilities banks need across segments – from deposits and cash and liquidity management to virtual accounts.

Its composable architecture lets banks deploy each capability independently: alongside existing core platforms today, with a clear pathway to consolidate onto a single installation over time.

Six qualities defining our Core Banking Suite (TRBK)

Functionally rich

Product and line-of-business configurations across retail, SME, corporate, development, and central banking.

Enterprise-grade

Multi-entity, multi-country, and multi-currency out of the box, zero downtime during end-of-day and end-of-month processing, and in-memory parallel processing for high-throughput transactions.

Real-time APIs and events

REST APIs and asynchronous events based on BIAN standards, extensible in line with business needs.

Open architecture

Open APIs and connectors to 160+ third-party technology providers.

Flexible deployment

Cloud-agnostic hosting across all major hyperscalers, as well as on premise.

AI-enabled

AI agents work securely with core processes and data – automating complex operations while your teams keep every key decision.

Highlight: AI-enabled operations in practice

Core banking processes are powerful but complex – much of the effort sits in multi-step, exception-heavy work that resists classic automation. Because our AI agents work directly with core processes and data rather than through a layer built around them, they can take on exactly this work – securely, and with your teams keeping every key decision.

A growing portfolio of domain agents covers use cases across loans, payments, accounts, virtual accounts, and cash management. For example:

- Account opening and closing – orchestrating data collection, validation, and controlled closure.
- Payment exception repair – identifying breaks and applying approved repairs.
- Loan restructuring – mapping impacted facilities and preparing an execution plan.
- Cash pool optimization – recommending pooling structures, simulated before approval.

Because banking is a regulated business, governance is built in, not added on:

- Bank-set policies define scope and thresholds per agent
- Agents inherit the core's authorization logic and never exceed the caller's access
- Every action is logged, traceable, and auditable through the core's audit trail

Freedom to innovate with AI – on a secure, governed foundation built for regulated operations.

15,000+
transactions per second and 80+ mn settlements

96TB
database capacity, 20m accounts, 80m transactions per day

0%
downtime during maintenance events

99.99%
average availability of systems in production

ISO 27001: 2013
certified, OWASP Top 10 proven security

Key capabilities

- Cloud-agnostic
- Composable architecture
- AI-enabled operations
- Multi-entity, multi-currency
- 24x7 processing
- Open core connectivity
- Pre-packaged business capabilities
- Real-time APIs and events

Experience tells you what makes transformations succeed.
Our AI-first delivery approach makes that repeatable – and faster.

02 Transformation expertise from 25 years in core banking

Successful core modernization depends on more than technology. With 25+ years of delivery experience in banking, we have seen why programs succeed – and why they fail. In our experience, along with a proven core platform, delivered modernizations share a set of conditions:

01 Executive sponsorship above the CIO

02 A business case grounded in real implementation data

03 An agreed target architecture with clearly defined boundaries

04 Organizational alignment across business, technology, risk, and finance

05 A de-risked, time-bound migration plan with reconciliation and rollback as contingency

We partner with banks across each of these conditions – from board-ready narrative to cutover. The result: banks migrate on their own terms, step by step, validated at every stage. No big bang, no leap of faith.

Success Story: Tier 1 bank in Australia is modernizing critical national infrastructure

Nearly one in two payments in Australia flows through the core banking system of one of the country's leading tier-one banks. When the bank set out to transform its 20-year-old, highly customized landscape into a future-ready, AI-enabled core, there was zero tolerance for disruption.

Running on the SAP Fioneer Core Banking Suite, the program achieved a single-step conversion with just 3.5 hours of technical downtime – and turned a locked-down system of record into an open system of intelligence, with 90% of customer, account, and transactional data now accessible in real time.

"This has been one of the most complex programs we've delivered technically and organizationally. It's a huge testament to the team and our strategic partners that we were able to deliver a transformation of that scale in the timeframe we did."

Executive Manager
Technology, a leading Australian bank

28 million
accounts migrated with near-zero disruption

18 months
from kickoff to go-live – on time, within budget

30%
performance uplift and 30% lower total cost of ownership

99.99%
availability maintained throughout the migration

Experience tells you what makes transformations succeed.
Our AI-first delivery approach makes that repeatable – and faster.

03 AI-first delivery for core banking

AI-enabled delivery: from kickoff to go-live, with 40% less effort

Implementing a new core banking system is slow, costly and high-risk. SAP Fioneer's AI-first delivery approach changes the economics: purpose-built agents from the software creator accelerate every step of the core transformation, with human supervision, auditable artifacts and governance built in.

How it works

Behind our AI-first approach is the SAP Fioneer Expert Agent: a best-in-class coding agent enriched with implementation expertise only the software creator can provide. It combines crystallized knowledge from more than 1,000 implementations with a semantic model of your bank's systems and processes, and governed interfaces into the Core Banking Suite. The agent takes the heavy lifting – your experts keep every key decision.

For core modernization, that starts before day one: our AI-based legacy code diagnostic turns decades of trapped knowledge into a machine-readable, verified model of your current core – products, rules, and exceptions, validated against your own transaction history. Not line-by-line code translation, but verified rule extraction.

This means for you:

Accelerated implementation
Faster delivery with expert guidance every step

Lower risk
Verified outcomes at every stage, no surprises

Predictable outcomes
Clear roadmap from kickoff through go-live



40%
less effort from kickoff to go-live

1,000+
implementations feeding agent expertise

5 months
to a verified target-state sandbox – before any major commitment

A proven core. Transformation expertise from 25 years in core banking. A delivery approach built for this decade. Core banking modernization – from an expensive unknown to a predictable outcome.

SAP Fioneer provides software solutions for financial institutions:
built on rock-solid technology and bold creativity.

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