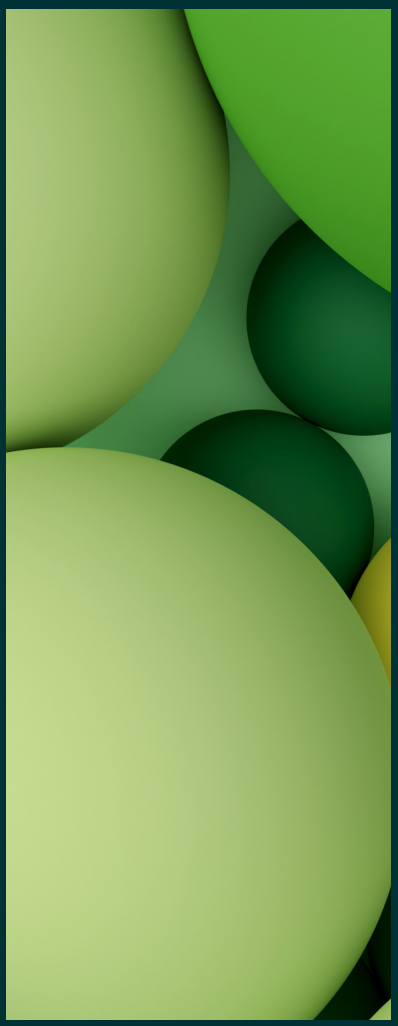
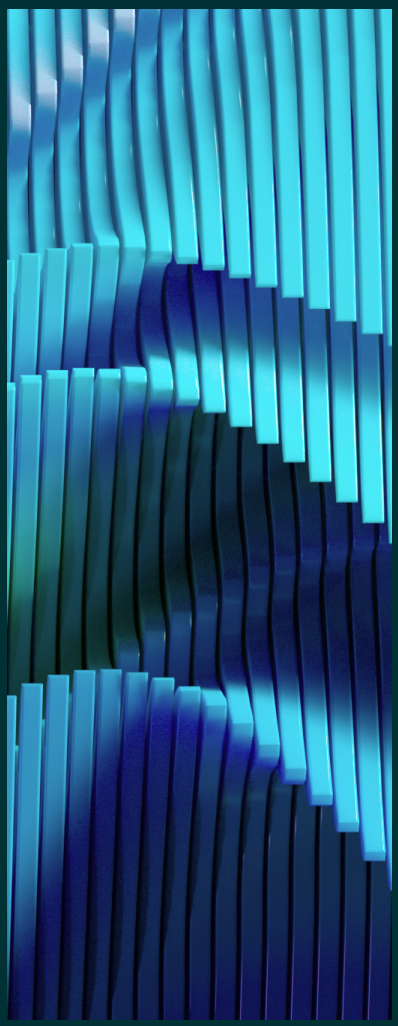
unisys

Strong foundations, stronger institutions

How Unisys helps banks, insurers, and other financial services institutions modernize core operations, strengthen resilience, and deliver better experiences across every channel









Contents

Trust meets technology 3

What's driving change in financial services 3

Where financial services IT leaders should focus right now 4

01 Core platform and operational modernization 5

02 AI and intelligent automation 6

03 Cybersecurity and resilience 7

04 Digital workplace and employee experience 8

05 Cloud and application modernization 9

Serious about financial services. Serious about results. 10

Let's talk about what's next for your organization 10



Trust meets technology

Every payment processed, policy issued, and loan approved depends on infrastructure that customers never see. AI, cloud, and connected systems are creating new opportunities to modernize that foundation, reduce risk, and deliver faster, smarter experiences. Good technology is the starting point. The right technology partner determines how far those opportunities take you.

What's driving change in financial services

Financial institutions are rewriting their technology playbooks. IT budgets are bigger than ever (some to the tune of $13 billion) and many CIOs are prioritizing AI investments. Core platforms are being modernized, business process outsourcing models are expanding into mortgage and payments, and customer expectations for faster, more personalized experiences are raising the competitive bar.

CIOs and IT leaders are managing these priorities amid tightening margins and a regulatory environment that grows more complex by the year. **Legacy infrastructure is the one area where CIOs plan to cut spending**, even as they pour investment into AI and cloud. That tension is real: Aging systems have to keep running while the business expects them to do more. Frameworks like DORA, the EU AI Act, and evolving data sovereignty standards demand compliance across global operations. Cybersecurity has become another key priority as threats grow more sophisticated and the stakes of a breach extend well beyond the financial.

For insurers, the pressures are equally acute. Legacy platforms are approaching end of life, vendor lock-in is driving up licensing costs, and the talent pool for maintaining decades-old mainframe environments is shrinking.

Regulatory frameworks like Solvency II, NAIC standards, and state-level data privacy laws add complexity that requires a partner with deep infrastructure expertise and a disciplined approach to risk.

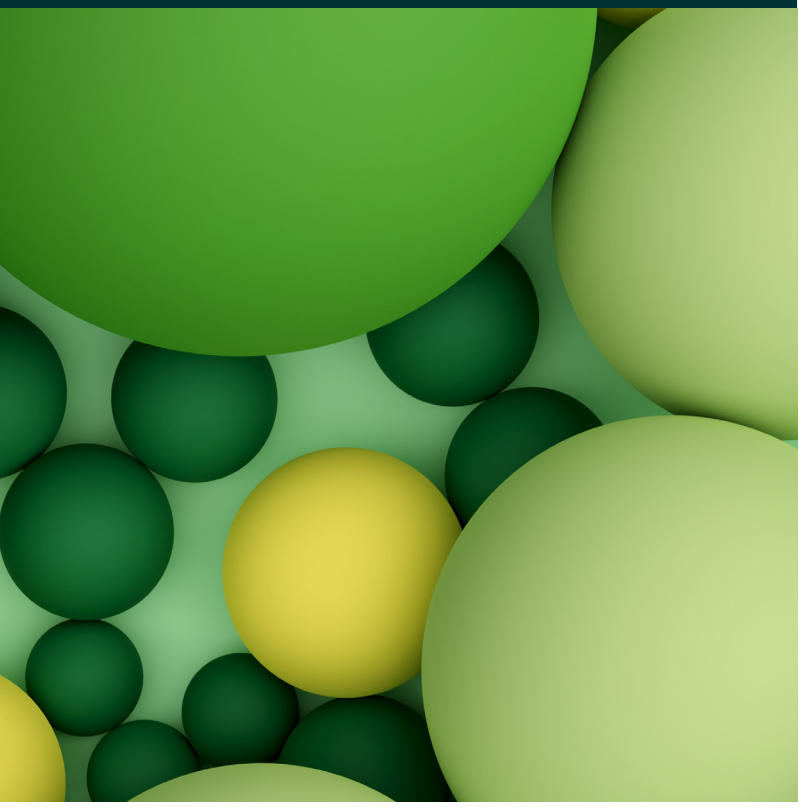
Unisys helps banks, insurers, and other financial institutions turn these pressures into opportunities, with capabilities built to deliver results across core systems, security, AI, and operations.



From core banking and insurance operations to AI-powered fraud detection, mainframe modernization, and Zero Trust security, Unisys brings the domain expertise and global scale to help financial services organizations modernize with confidence.

Where financial services IT leaders should focus right now

Financial services IT leaders are managing priorities that are deeply connected, even when the underlying systems are not. Addressing them requires focused investment and a clear view of where technology delivers the most value.



01 Core platform and operational modernization

Your core systems process millions of transactions daily. Modernizing that foundation, whether through platform upgrades, expanded business process outsourcing, or transforming how claims, mortgages, and payments are processed, creates the stability and flexibility your business depends on.

02 AI and intelligent automation

Your organization already generates the data needed to make smarter decisions. AI delivers real value when it powers fraud detection at transaction speed, automates high-volume processes, and improves experiences for customers and employees alike.

03 Cybersecurity and resilience

Cybersecurity is a top priority for financial services leaders, including CISOs, CTOs, CIOs, and CAIOs. Protecting critical systems, customer data, and operational continuity requires security that scales across every site, system, and endpoint.

04 Digital workplace and employee experience

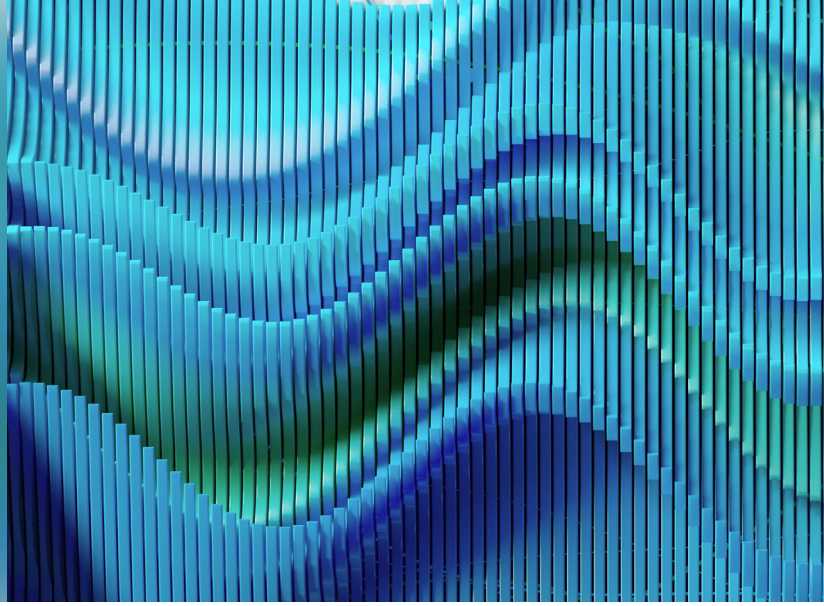
Your teams need reliable technology and responsive support across every location and shift. That means modern devices, consistent IT support, and AI-powered digital workplace solutions that keep people productive and your institution competitive.

05 Cloud and application modernization

Modernizing applications and infrastructure in financial services requires a staged approach that respects regulatory requirements, operational continuity, and existing investments.

01

Core platform and operational modernization



The systems that power core banking, insurance, mortgage operations, and payment processing were built to be reliable above all else. What's changed is the expectation that they also support real-time AI, open APIs, and digital channels, often simultaneously.

Unisys enterprise computing platforms provide the mission-critical foundation for transaction processing, payments, and lending. Our modern ecosystem with APIs, AI integration, and data exchange features is designed to connect with the broader technology environments institutions already depend on. In addition, Unisys Business Process Outsourcing services extend those capabilities, managing mortgage and payments processing across multiple markets with front- and back-office operations as a fully integrated service, with compliance and fraud controls built in.

The possibilities for your business

- Core systems that power online and in-person operations without disruption
- Mortgage, claim, and payments processing at scale, with built-in compliance and fraud controls
- Faster time to market for new products and services
- Open infrastructure that connects with AI, cloud, and third-party platforms
- Secure data access that powers mobile banking, digital channels, and AI-driven customer experiences

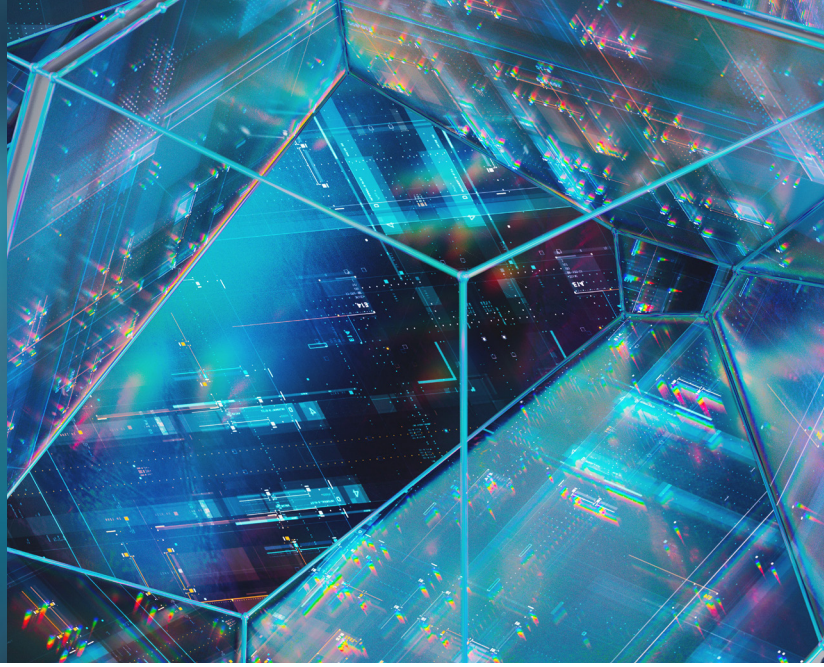
Unisys solutions and expertise

- Unisys ClearPath® ecosystem, solutions and services
- Core banking and branch banking solutions
- Business process outsourcing for mortgage and payments processing

Brazil's **largest government-owned financial institution** holds **68%** of the country's mortgage market. With Unisys as its strategic IT partner for over 40 years, CAIXA is able to process **27.5 million** mortgage contracts monthly and handle **120,000** transactions per minute while keeping processing costs low and expanding digital access across the country.

02

AI and intelligent automation



Financial services organizations generate enormous amounts of data. The institutions pulling ahead are putting it to work by detecting fraud at transaction speed using behavioral analytics, automating high-volume processes, and delivering the personalized experiences customers now expect.

Unisys applies AI where it delivers proven value: millisecond fraud detection, intelligent document processing, customer-facing virtual assistants, and agentic AI workflows that connect legacy systems without replacing them. Working with partners like Worldsys, Unisys also delivers anti-money laundering (AML) capabilities integrated directly into core banking platforms, helping institutions move from reactive compliance to proactive risk prevention.

Every deployment includes governance frameworks that ensure AI decisions are explainable, auditable, and compliant with regulatory requirements.

The possibilities for your business

- Consistent protection across distributed clinical and research environments
- Faster threat detection and response with less disruption to operations
- Security that scales as your digital footprint grows
- Confidence that sensitive patient and research data stays protected
- Forward-looking post-quantum cryptography planning

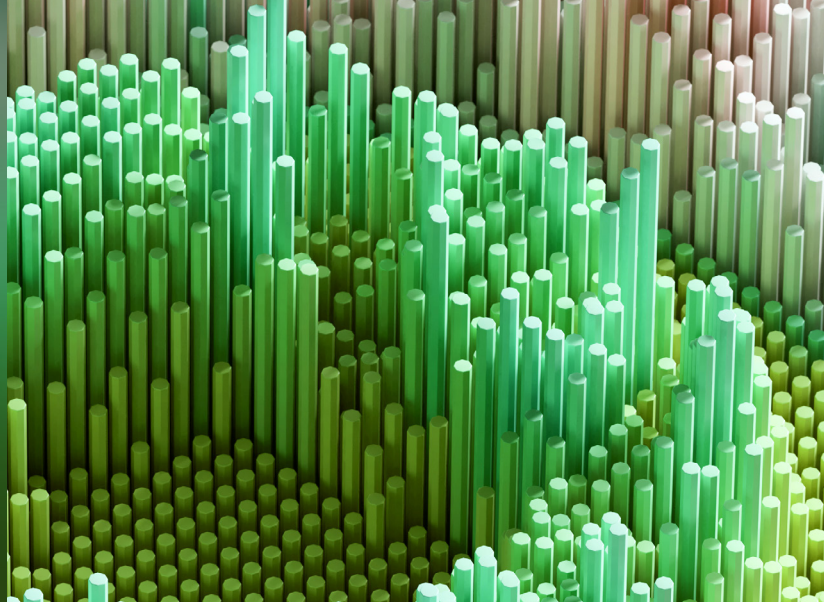
Unisys solutions and expertise

- Agentic AI-powered service desk and virtual agents
- Intelligent document processing
- Fraud detection, AML automation, and behavioral analytics
- Agentic AI workflow orchestration
- Responsible AI frameworks and governance

Unisys worked with E.SUN Bank to replace its legacy contact center with an AI-powered system using natural language processing to understand customer intent and detect fraud in real time. Service processing time dropped 60% and customer satisfaction increased 33%, earning a 2023 Harvard Business Review (China edition) Excellence in Operations award.

03

Cybersecurity and resilience



The threats targeting financial institutions have grown more sophisticated, more targeted, and harder to contain. Banks face account takeovers, AI-powered attacks, and identity fraud at transaction speed. Insurers face a different but equally serious set of exposures: fraudulent claims, policyholder data breaches, and third-party risk across large networks of agents, brokers, and administrators. Across all sectors, regulators are raising the bar.

Frameworks like DORA, NIS2, the EU AI Act, Solvency II, and the NYDFS Cybersecurity Regulation require institutions to demonstrate rapid recovery, board-level accountability, and on-time regulatory reporting. Multilayered defenses combining biometric verification, behavioral analytics, and automated incident response are no longer optional.

Unisys designs security into every solution from day one. Continuous compliance monitoring reduces the manual burden of overlapping regulatory requirements, and post-quantum cryptography preparation ensures your security strategy is ready for emerging threats.

The possibilities for your business

- Consistent protection across distributed environments, branches, agencies, and cloud workloads
- Faster threat detection and timely incident reporting
- Multilayered identity assurance with behavioral analytics and biometric verification
- Automated compliance monitoring that produces audit-ready evidence
- Post-quantum cryptography readiness built into your security strategy

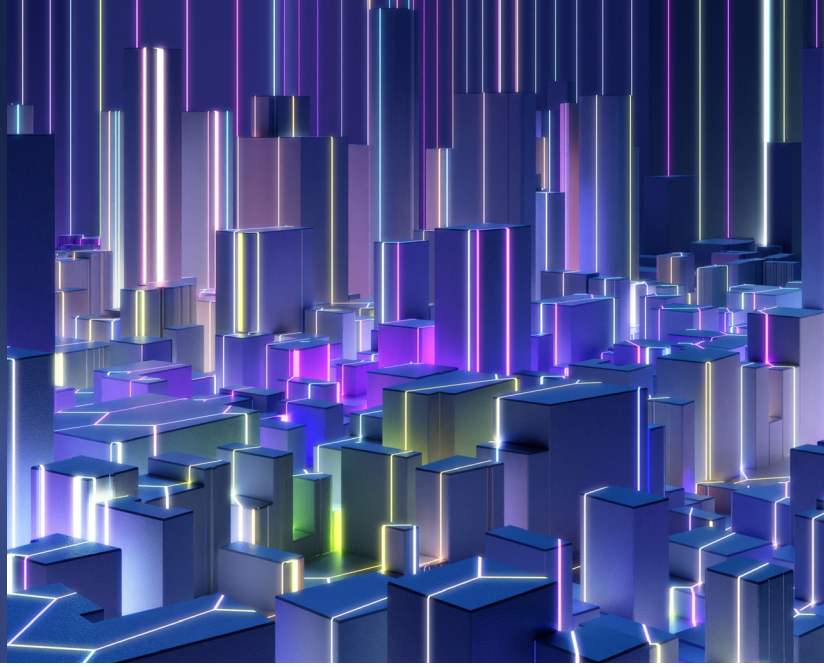
Unisys solutions and expertise

- Zero Trust architecture
- Managed detection and response
- Cyber recovery
- Digital identity and access management
- Continuous compliance monitoring
- Post-quantum cryptography advisory and implementation

When a leading financial institution's legacy backup infrastructure couldn't meet modern security demands, Unisys deployed a cyber recovery solution across two separate data sites using Zero Trust principles. Critical applications restored faster, operational costs dropped, and a unified governance program simplified compliance reporting across the organization.

04

Digital workplace and employee experience



The employees behind every customer interaction — branch or agency staff, contact center agents, back-office teams — need technology that stays out of their way. **Financial services organizations that get this right lead** every other industry in ROI, productivity, and customer satisfaction gains from digital workplace investments.

Unisys delivers solutions built for scale and complexity, from AI-powered service desks and field services that keep locations and ATMs running to omnichannel support and on-site tech cafés. When employees have technology that works, customers feel it too.

The possibilities for your business

- Consistent IT support across every location, shift, and function
- Faster issue resolution and less employee downtime
- A workplace experience that attracts and retains digital-native talent
- Confident adoption of AI tools with governance that keeps people in control

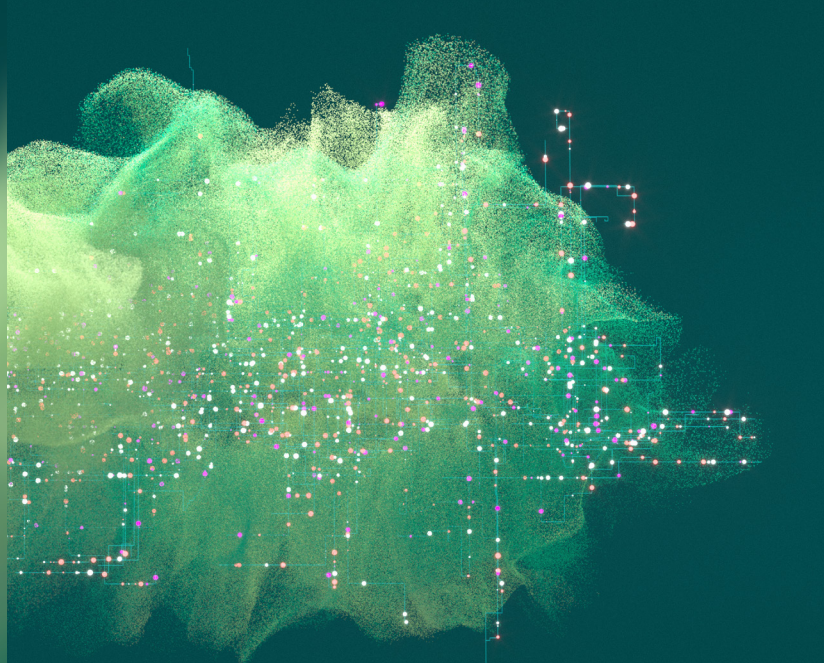
Unisys solutions and expertise

- **Agentic AI-powered service desk and virtual agents**
- **Unified endpoint management**
- Field services across a wide range of devices, including ATMs
- Tech cafés and self-service technology vending
- **Experience-level agreement (XLA) monitoring and analysis**

Unisys and **Bancolombia** modernized IT support for a workforce that was largely digital-native while maintaining resilience for mission-critical operations. The result: **66,000** IT requests fulfilled per month, a **90%** reduction in disaster recovery total cost of ownership, and a better experience for both employees and customers.

05

Cloud and application modernization



Modernizing applications and technology infrastructure in financial services is rarely straightforward. Regulatory requirements, operational continuity, and decades of existing investment all shape what's possible and at what pace. Unisys builds modernization approaches around your existing environment, prioritizing the highest-impact opportunities first and maintaining compliance throughout any transition, leveraging AI and automation where it accelerates insight and execution. Working alongside partners like AWS and Microsoft, we build momentum without putting operations at risk.

The possibilities for your business

- Greater application flexibility and stronger infrastructure performance
- Clear visibility into cloud costs and usage
- A modernization path that protects existing investments while creating room to scale and become more efficient
- Cloud infrastructure that meets compliance and data sovereignty requirements

Unisys solutions and expertise

- Cloud migration and modernization
- Application development, transformation, and integration
- Cloud financial analysis and optimization

A large insurance services company needed to relocate two data centers to a modern colocation facility without interrupting thousands of daily policyholder transactions. Unisys deployed redundant 10 Gbps network connections that preserved all existing server addresses, eliminating months of reconfiguration risk, and executed the migration through phased maintenance windows.

The result: zero business disruption across all migration phases, a 67% expansion in computing capacity, and a strengthened disaster recovery posture — all while Unisys made the case that colocation delivered stronger ROI than cloud migration over a seven-year horizon.

Serious about financial services. Serious about results.

Financial services institutions demand a technology partner with the expertise, global scale, and long-term commitment to deliver across some of the most complex, regulated environments in the world. Here's what sets Unisys apart.

> "After three years of searching, we found in the Unisys solution a technological platform that meets the architecture needs for the digital transformation required by the banks. We were looking for a partner that could provide an end-to-end solution, from design and migration to maintenance with high levels of service."
>
> David Estevez, CIO, Petersen Group

The infrastructure behind the interaction

Financial institutions around the world depend on Unisys to power their core systems and connect to mobile apps, digital channels, and real-time payments. That depth of integration means Unisys understands the business processes, compliance requirements, and operational realities behind the technology.

Front-to-back capability across the institution

Unisys operates across core banking and insurance platforms; branch and agency operations; business process outsourcing for loan, payments and claims processing; and digital workplace within a single relationship — fewer integration points, clearer accountability, and a partner who understands how the whole institution fits together.

Client relationships measured in decades

Unisys has long supported leading financial institutions, some for 40+ years. In a sector where reliability and regulatory track record matter as much as capability, that longevity speaks for itself.

A partner ecosystem that extends your capabilities

Unisys works alongside the technology partners financial institutions already trust, including AWS, Microsoft, Dell, and Worldsys, bringing together best-in-class platforms and enterprise expertise to deliver integrated solutions that go further.

Champions in collaboration

DELL Technologies · servicenow · Microsoft · aws

Let's talk about what's next for your organization

Your priorities are unique. Unisys is ready to help you act on them. Let's start a conversation about where your greatest opportunities lie and how we can help you move forward.

Visit unisys.com or contact us to take the next step.

unisys

unisys.com

© 2026 Unisys Corporation. All rights reserved.

Unisys and other Unisys product and service names mentioned herein, as well as their respective logos, are trademarks or registered trademarks of Unisys Corporation. All other trademarks referenced herein are the property of their respective owners.

11/26 6613-12220