



Banking & Finance

Securing, modernizing, and personalizing financial services operations.





Industry Overview

Financial institutions are defending against more sophisticated attack, carrying more regulatory obligation, and competing against digital-native entrants — all on core systems built decades ago.

Modernization is no longer a technology programme. It determines how quickly an institution can detect fraud, satisfy a regulator, and serve a customer who expects everything to work on a phone.

14.4% CAGR

Digital banking market
growth, 2025 to 2034

\$60B

Projected BFSI
cybersecurity market by
2030

92%

Global banks that have begun core modernization



Key Challenges

Legacy cores, escalating fraud, and compliance burden are limiting how quickly financial institutions can secure, serve, and scale.

Cyberattack and fraud at scale

Attack volume against financial institutions continues to climb, while only a small fraction of fraud signals generate an alert.

Legacy core system debt

A majority of banks still run legacy cores, consuming most of the IT budget on maintenance rather than capability.

Compliance cost rising faster than revenue

AML, KYC, and reporting obligations absorb substantial annual spend, with penalties escalating sharply.

Customer expectations set elsewhere

Customers judge banking against digital-native experiences, and churn follows friction quickly.

Data without decision support

Institutions hold extensive customer and transaction data while lacking real-time intelligence to act on it.

Branch and network complexity

Distributed branch networks are costly to secure, monitor, and keep consistently available.



The Cost of Standing Still

Every year of delay compounds cost, risk, and lost customer trust.

\$485B

Annual global fraud losses

Across financial services

70%

Banks on legacy cores

Running on legacy core systems

70–75%

IT budget consumed

By maintaining legacy

32%

Churn risk

Attributable to poor customer
experience



How WinVibe Solves Them

WinVibe operates as the orchestration layer across your entire operating environment, connecting infrastructure, data, and decision-making into one intelligent ecosystem.

Decision-Making

Live customer and risk intelligence that turns data into faster action.

Infrastructure

Secure, resilient infrastructure supporting always-available financial services.

Security

Zero-trust protection embedded across every layer, branch to cloud.

Operations

Unified visibility across core systems, branches, and digital channels.

Data

Fragmented core, channel, and customer systems consolidated into one trusted source.

Automation

AI-driven fraud detection and process automation at scale.

Resilient Infrastructure & Network

Always-available infrastructure across data centre, branch, and digital channel.

Data centre and hybrid infrastructure

Resilient compute, storage, and continuity engineered for the availability financial services require.

Unified network management

Fault, performance, and service assurance across branch and data centre networks with SLA evidence.

Managed wireless and session control

Segregated staff, guest, and operational wireless access across the branch network.





Command, Visibility & Security

Continuous monitoring and secure control across every channel.



Integrated NOC, SOC and command centre

Network, security, and infrastructure operations correlated in one real-time environment.



Zero-trust security and threat detection

Continuous monitoring, identity-based access, and rapid incident response across the estate.



Compliance and audit governance

Controls, evidence, and reporting aligned to regulatory obligation and audit requirement.

AI-Driven Risk & Customer Intelligence

Turning transaction and customer data into protection and growth.



AI fraud detection

Real-time anomaly detection across transactions and sessions, surfacing fraud as it happens.



Customer intelligence and engagement

Unified customer view across channels, supporting retention, personalization, and service quality.



Blockchain for trust and compliance

Tamper-evident transaction records, automated regulatory reporting, and verifiable audit trails.





Transformation & Lifecycle Support

Guiding strategy, delivery, operations, and continuous optimization.



Advisory and architecture roadmap

Core modernization sequencing, cloud strategy, and regulatory compliance assessment.



Cloud, edge and hybrid orchestration

Integrated platforms operating together across data centre, cloud, and branch.



Managed operations and optimization

24x7 monitoring, managed service desk, and continuous improvement beyond go-live.



Use Cases & Outcomes

REAL-TIME FRAUD DETECTION	40–60%	Reduction in fraud losses through AI anomaly detection
SOC-LED SECURITY OPERATIONS	60%	Faster threat response across the estate
CORE MODERNIZATION	18–24%	Operating cost savings from consolidating legacy
BRANCH NETWORK ASSURANCE	99.95%	Availability across distributed branch operations
CUSTOMER INTELLIGENCE PLATFORM	25–35%	Reduction in churn through unified customer view
AUTOMATED COMPLIANCE REPORTING	30–40%	Reduction in manual compliance effort



Why WinVibe



Outcome accountability

Our commercial model is built on measurable results such as fraud losses avoided, availability sustained, and OpEx reduction, not delivery milestones.



Speed to value

Pilot to scale in months, not years, backed by a proven playbook and prebuilt integrations.



Vendor-neutral by design

We are not tied to any single OEM roadmap, giving you long-term flexibility across your technology stack.



Security and AI, built in

Zero-trust architecture and AI-native monitoring from day one, never bolted on after the fact.



Solution Lifecycle Partnership

One accountable partner across strategy, deployment, operations, and continuous optimization.

LET'S TALK



Let's build the financial services of tomorrow, today.

Schedule a strategy session with our Banking & Finance team.



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LOCATION

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