

SBS's Digital Branch Mobilises UK Banking

Cloud-native platform retires legacy teller systems and powers physical branches and pop-up locations from a single tablet.

LONDON, UNITED KINGDOM, May 28, 2026 /EINPresswire.com/ -- [SBS](#), the global financial technology company that more than 1,500 financial institutions rely on to digitally transform the way they operate, has launched Digital Branch, a cloud-native, tablet-based branch servicing platform that replaces legacy teller systems for UK building societies and banks. Now, institutions can keep branches economically viable and regulatorily compliant at a time when more than 6,000 UK bank branches have closed since 2015.

Despite the rise of digital-only financial services providers, the UK branch is far from obsolete. [Seventy per cent \(70%\) of UK adults](#) visited a bank branch in 2024, with younger consumers among the most likely to miss their high street branch if it closed. At the same time, financial institutions face mounting pressure under FCA Consumer Duty and Access-to-Cash obligations to maintain in-person services without exposing themselves to the rising costs and operational risks associated with legacy teller infrastructure. [SBS Digital Branch](#) addresses both sides of that pressure by keeping branches in communities while making them economically sustainable.

Built in close partnership with UK building societies, SBS Digital Branch replaces the on-premise servers and manual workarounds that have made branches increasingly expensive to run. The platform has proven to save approximately 1,946 staff hours per branch each year and reduce teller-related IT costs by up to 20%.

SBS Digital Branch is built to help the financial institution stay compliant and running smoothly while meeting consumer expectations for UK branch banking, including:

- Mobile branches that meet customers where they are: A tablet-based servicing model supports physical branch locations, mobile operations, and pop-up branches with consistent journeys and a single view of the customer.
- Built-in UK regulatory readiness: Auditability and controls are embedded in the platform, including support for passbooks, Consumer Duty evidencing, and Access-to-Cash obligations.
- Lower-risk modernisation path: A cloud-native architecture lets institutions modernise the branch channel without triggering a full core replacement programme.
- Modular adoption that grows with the institution: Capabilities build on one another, so societies can start with a single branch or journey instead of committing to a multi-year transformation programme up front.

“The biggest barrier to keeping branches viable is the legacy teller infrastructure sitting behind them. Digital Branch was designed with UK building societies to remove that barrier, giving institutions a way to serve their communities anywhere, from a high street branch to a community hall or care home, without the cost and risk of running a server in every location,” said Paul Walton, General Manager at SBS. “This is about giving UK institutions the ability to keep branches at the heart of how they serve members and customers, on terms that are economically and operationally sustainable.”

Digital Branch launches as part of SBS’s broader UK strategy to help mortgage and savings institutions modernise their member experience without compromising the trust and community focus that define them.

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About SBS

SBS is a global financial technology company that’s helping banks and the financial services industry to reimagine how to operate in an increasingly digital world. SBS is a trusted partner of more than 1,500 financial institutions and large-scale lenders in 80 countries worldwide, including Santander, Société Générale, KCB Bank, Kensington Mortgages, Mercedes-Benz, and Toyota FS. Its cloud platform offers clients a composable architecture to digitise operations, ranging from banking, lending, compliance, to payments, and consumer and asset finance. With 3,400 employees in 50 offices, SBS is recognised as a Top 10 European Fintech company by IDC and as a leader in Omdia’s Universe: Digital Banking Platforms. SBS is headquartered in Paris, France.

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