SBS Embeds AI into the Global Banking Software that 1,500+ Financial Institutions Run On

SBS AI Foundation Enables Banks to Move from AI Experimentation to Enterprise-wide Roll Out, Fueling Faster Innovation Without Compromising Compliance

LONDON, UNITED KINGDOM, July 7, 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, is launching SBS AI Foundation, embedding enterprise AI directly into the core banking, lending, and digital banking products its clients already run. Built on the SBS Data Platform, it draws on data already in SBS systems, governed and secured within each institution's own environment, and delivers a generative AI layer. The result is a suite of capabilities that enable financial institutions to streamline client onboarding, engagement, operations, and risk management, while freeing up resources to invest in new products and services.

Only 34% of banks have scaled AI for a core process, such as regulatory reporting or credit decisioning. Most remain stuck in the experimentation phase due to two reasons: banks operate under significant regulatory scrutiny, and taking a pilot enterprise-wide adds another level of complexity. The latter requires banks to turn data from dozens of internal systems into trusted, quality data that can support AI at scale, something most institutions lack the infrastructure and resources to achieve. As a result, most financial institutions are still running pilots and proofs of concept that never reach enterprise-wide deployment.

SBS has spent decades embedded in the core operations of banks, building societies and lenders across 80 countries, helping them navigate technology modernization initiatives and now their AI transformation. Because SBS is built into the operations of these institutions, SBS AI Foundation is directly connected to data from the products banks already run on rather than bolted on from the outside, meaning institutions can adopt it without disrupting day-to-day operations. The data it draws on remains governed and secured within the bank's own environment, meaning institutions can act on AI-generated insights with the confidence that regulators and auditors require.

SBS AI Foundation is embedded across the SBS product suite, starting with several high-value areas where financial institutions lose the most time, carry the most compliance risk, or miss the most opportunity:
- Customer Engagement Intelligence: Gives relationship managers a full picture of each customer

before every interaction, including what they're likely to need and what to offer, so conversations are more relevant and more likely to convert.
- AI Assistant for Banking Teams: Enables staff across service, compliance, and operations to get instant answers from their own data, cutting admin time and manual effort that slow down day-to-day decision-making.

“SBS has a 50-year history working with our clients to ensure they have the technology and data that helps them best serve their customer base,” said Eric Bierry, CEO at SBS. “When our clients started asking how to deploy AI safely, and to drive value for their business while meeting regulatory requirements, we built the answer into the platforms they already run on.”

For the more than 1,500 financial institutions that already run on SBS products across different markets, the next phase of AI will already be built in. Availability is currently limited to select clients, with broader roll out planned for early 2027.

About SBS
SBS is a global software company helping banks and the financial services industry reimagine how to operate in an AI-driven world. Trusted partner to more than 1,500 financial institutions and large-scale lenders across 80 countries, including Santander, Société Générale, BNP Paribas, Groupe BPCE, Crédit Agricole, La Banque Postale, HSBC, Attijariwafa Bank, Nationwide, NextGear Capital, Mercedes-Benz, and Toyota FS, SBS combines 50+ years of banking domain expertise with a suite of award-winning solutions built for the AI era. SBS's composable architecture extends across core banking, lending, payments, compliance, open banking, and asset finance.

With 2,800 employees across 50 offices worldwide, SBS is recognized as a Top 8 Global Core Banking Technology Provider by Everest Group (2026), a Strong Performer in The Forrester Wave: Digital Banking Engagement Platforms (2026), a SPARK Matrix Leader in Digital Banking Platforms (2025), a Top 10 European Fintech by IDC (2025), a Leader in Omdia's Universe: Digital Banking Platforms (2024), and a Leader in Everest Group's Banking Customer Experience Orchestration PEAK Matrix (2024).

SBS is part of 74Software alongside Axway, forming an international software group. SBS is headquartered in Paris, France.

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