

SBS Launches Banking's First Sovereign AI Platform

For the first time, banks can run generative and agentic AI at scale without their data ever leaving their own walls

PARIS, FRANCE, October 13, 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, launched the first sovereign AI platform purpose-built for generative and agentic AI in core banking. The SBS AI Foundation, powered by NVIDIA, lets banks deploy AI without data ever leaving their own environment, whether on a private cloud, a managed cloud or fully on-premises. The platform is already live in production with a long-time SBS client in the UK, Scottish Building Society, on Amazon Web Services and is now available to hundreds of financial institutions SBS serves across the world.

Banks are under real pressure to use AI to speed up decisions, reduce operational costs and compete with digital-first challengers. But most financial institutions operate under strict regulations, from GDPR to country-specific data residency requirements, that limit how customer and transaction data can be processed. As a result, banks can't route sensitive data through external AI providers, which is how most enterprise AI platforms were built to work. According to [Gartner](#), while 84% of finance organizations have implemented or are planning to implement AI, only 7% report high or very high impact from those investments. The gap between AI ambition and results is largely due to the fact that, until now, there has been no infrastructure to run generative and agentic AI at scale within a bank's own walls.

The platform runs on NVIDIA infrastructure, with NIM microservices powering the AI layer and [NVIDIA NeMo Guardrails](#) keeping every response within the bank's regulatory boundaries. It pulls together data from across a bank's entire SBS infrastructure, from core banking and lending to digital banking and regulatory reporting, and makes it immediately available to generative AI and autonomous agents. In production with Scottish Building Society, the solution is already delivering approximately 30-40% faster response times with more consistent outputs, while maintaining the full explainability and audit trail that regulators require.

SBS AI Foundation streamlines operations across three areas for banks:

- Generative AI grounded in each institution's own data. AI-guided customer onboarding and engagement that uses a bank's own records and product portfolio to surface the right product

for the right customer at the right moment, accelerating time-to-value, operational efficiency, product design and personalisation all with powerful Explainable AI (XAI).

□ Natural language intelligence for faster decisions. A generative AI co-pilot that translates complex data queries (on structured and unstructured data) into insights, replacing multi-day reporting cycles and giving product teams and executives the intelligence they need at their fingertips, to move from insight to action without waiting on analyst queues.

□ Sovereign risk intelligence with a full regulatory audit trail. AI-powered risk monitoring that surfaces risk and compliance exposure, and generates a complete audit trail, all without sending risk data outside the institution's controlled environment.

In the near future, the solution will encompass Agentic AI, which automates core banking workflows with autonomous agents that execute multi-step banking processes, transparently with human oversight and within a fully governed environment.

"Banks want AI they can trust, explain and run wherever their data must live. By building with NVIDIA, we can give our customers that assurance without compromising on governance," said Eric Bierry, CEO of SBS. "We are already seeing the results from this work with our early customers, and we look forward to continuing to roll out these capabilities as we help more financial institutions take advantage of AI efficiencies."

The platform marks the first deployment of NVIDIA's full AI stack, including NIM, NeMo Guardrails and open Nemotron models, within a live core banking system, across markets where data residency rules are strictest, including under GDPR in Europe and across data-resident markets in Africa.

"SBS is turning a governed AI runtime into a shared intelligence layer beneath its entire banking platform," said Aser Blanco, Global Head of Banking at NVIDIA. "With NVIDIA, SBS is giving banks the tools they need to deploy generative and agentic AI across cloud and sovereign infrastructure. Once they have this infrastructure in place, the capabilities it unlocks drive efficiency and ultimately power growth."

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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