

A woman with dark hair, wearing a black blazer over a green top, is standing at a podium and speaking. She is smiling and gesturing with her hands. The background shows a modern office interior with large windows and a potted plant. A large red curved shape is on the left side of the image.

Building the Future-Ready Financial Institution

A practical guide to helping banks, credit unions, capital markets firms and trading organizations modernize with greater cyber resilience, artificial intelligence-ready data, modern infrastructure and trusted digital experiences while supporting evolving regulatory requirements.

Innovation, Trust and Resilience in Financial Services

Financial institutions are balancing one of the industry's most challenging technology mandates: modernizing decades of core banking and investment platforms while protecting customer trust, strengthening cyber resilience and meeting increasing regulatory expectations.

At the same time, artificial intelligence (AI), real-time payments and digital-first customer expectations are accelerating transformation across every segment of financial services. Success increasingly depends on advancing innovation without compromising operational resilience, governance or compliance.

- Average cost of a financial services data breach: \$6.08M.¹
- 9.5% of respondents said their data infrastructure is “very prepared” to support AI initiatives, and 48% described their systems as only somewhat prepared.²
- More than 60% of banking customers would consider switching providers after a poor digital experience.³

Across banking, credit unions, capital markets and trading firms, organizations share common technology priorities but face very different business pressures. Banks are defending deposits while modernizing customer experiences. Credit unions are improving member engagement with leaner resources. Capital markets firms are scaling infrastructure to support AI, analytics and expanding market data. Trading organizations compete

where nanoseconds, resilience and uninterrupted market access directly affect business performance. Every technology investment must strengthen security, improve operational efficiency and support evolving regulatory expectations.

Supporting more than 20,000 financial services organizations — including 99% of the largest U.S. banks — CDW combines dedicated financial services specialists with deep technology expertise to help organizations modernize confidently in highly regulated environments. Understanding the operational realities of banks, credit unions, capital markets firms and trading organizations, CDW helps clients strengthen cyber resilience, modernize core platforms, prepare data for AI, improve operational efficiency and build resilient technology foundations that support both innovation and evolving regulatory expectations.

What You'll Find in This Playbook

- A practical perspective on the technology and business forces reshaping financial services
- The modernization priorities most relevant to each financial services segment
- Actionable guidance on how CDW helps organizations modernize securely while improving resilience, customer experience and operational performance

Key Trends Driving the Future of Finance

Through decades of supporting financial institutions, CDW has seen technology priorities evolve from infrastructure modernization to continuous operational resilience, AI readiness and digital trust. As organizations embrace AI, real-time payments and cloud operating models, leaders must balance innovation with cybersecurity, governance and regulatory oversight.

Cybersecurity and resilience

Trust is the foundation of every financial institution. Increasing ransomware activity, fraud, third-party risk and operational resilience expectations are driving investments in zero trust, continuous monitoring and recovery strategies.

AI acceleration

Financial institutions are rapidly moving beyond AI pilots toward enterprise adoption for fraud detection, underwriting, operations, compliance and customer engagement. Success increasingly depends on governed data, explainable AI and operational controls that support responsible deployment.

Data sprawl and governance

Financial institutions possess decades of valuable customer, transaction and operational data, yet much of it remains fragmented across legacy platforms. Improving data quality, governance and accessibility is becoming essential for AI, regulatory reporting, fraud prevention and personalized financial experiences.

Operational efficiency

Even small improvements in productivity and efficiency can have magnified impact on financial organizations. Automation continues to replace manual processes across lending, onboarding, compliance, service operations and back-office workflows, helping organizations improve productivity while reducing operational risk and delivering faster customer outcomes.

Hybrid infrastructure demands

Hybrid infrastructure strategies are evolving to support cloud, on-premises, AI infrastructure and high-performance computing while balancing resilience, cost management, data sovereignty and regulatory requirements.

Regulatory challenges

Regulatory oversight continues to expand across cybersecurity, operational resilience, third-party risk, AI governance and data privacy. Organizations are prioritizing technology investments that improve visibility, auditability and governance while reducing compliance complexity.

Insights by the Numbers

63%

of financial institutions have funded data/AI readiness initiatives.⁴

43%

of financial services technology and operations leaders say they need to build an entirely new tech stack to thrive in the age of AI.⁵

18%

of banking executives anticipate budget increases of more than 60% in the next 12 months.⁶

Modern Foundations for Always-On Banking

For banks and credit unions, modernization has become a competitive necessity. Growing competition from digital-first banks and fintechs, continued pressure to attract and retain deposits, evolving payment expectations and heightened regulatory oversight are forcing institutions to modernize while maintaining the trust customers and members expect.

Success depends on connecting core banking systems, payments, data, cybersecurity and digital channels in ways that improve agility, strengthen operational resilience and support evolving expectations from regulators including the FFIEC, OCC, FDIC and NCUA.

Maintain trust

Financial institutions operate under continuous regulatory scrutiny while defending against increasingly sophisticated cyberthreats and fraud. Zero-trust architectures, identity security, real-time threat detection and resilient recovery strategies help institutions strengthen operational resilience, improve third-party risk management, and support evolving cybersecurity and governance expectations.

Build an AI-ready data foundation

Fragmented customer, transaction and operational data can limit fraud detection, regulatory reporting and AI initiatives. Governed, connected data platforms improve decision-making, accelerate reporting, strengthen fraud analytics and create the trusted data foundation required to scale AI responsibly.

Operationalize AI across banking

Financial institutions are expanding AI beyond pilots into fraud detection, customer service, underwriting, compliance support and workflow automation. Successful adoption depends on governed data, explainable AI and operational controls that improve efficiency while maintaining customer trust.

Modernize the core without disrupting operations

Modernizing legacy core banking environments through hybrid infrastructure, secure API integration and application modernization enables faster product innovation, improved interoperability and more agile customer experiences while reducing technical debt and operational complexity.

Support always-on payments

As FedNow®, RTP® and digital payment adoption continue to accelerate, institutions require secure, highly available infrastructure capable of supporting real-time transactions while maintaining business continuity, fraud protection and customer confidence.

Compete through better digital experiences

Modern digital experiences, streamlined onboarding and AI-assisted personalization help institutions strengthen relationships while improving acquisition, retention and lifetime value.

Modern Foundations for Always-On Banking

How CDW Helps

Due to deep experience working with financial services organizations of every size, across the globe, CDW understands the operational, technology and regulatory realities unique to depository institutions. Dedicated financial services specialists help banks and credit unions modernize securely while reducing complexity and operational risk.



Modernizes core banking, payments and hybrid infrastructure to improve agility while supporting evolving regulatory expectations.



Builds governed data foundations that accelerate fraud detection, AI readiness, regulatory reporting and personalized banking experiences.



Strengthens cyber resilience through security assessments, zero-trust strategies, identity modernization and operational resilience services.

Insights by the Numbers

92%

of U.S. bank leaders say cybersecurity is one of their top five risk categories — the most of any category.⁷

64%

of credit union executives cite improving digital member engagement as a top priority.⁸

52%

of banking customers worry AI could mistakenly freeze their account or block transactions.⁹

Spotlight 1: Azure-Based Chatbot

A commercial finance company needed a trusted partner to guide its Microsoft Azure migration and expand applications of its AI chatbot. CDW Professional Services applied its deep expertise to build and launch a secure Azure-based retrieval-augmented generation (RAG) chatbot to ingest documents, retrieve relevant content and generate cited AI responses through a controlled API.

Spotlight 2: AI-Powered Fraud Investigation

A major credit union needed a faster, more flexible way to investigate potential fraud. CDW designed an AI-driven solution connecting a Microsoft Copilot agent to the credit union's Oracle reporting environment. The solution governed access to critical fraud data while enabling analysts to use natural language instead of static reports. The result: faster investigations, improved analyst productivity, and a stronger ability to detect and respond to increasingly sophisticated fraud threats.



Rightsized Modernization for Mid-Market Institutions

Mid-market financial institutions face many of the same cybersecurity, regulatory and customer experience expectations as national institutions — but with leaner IT organizations, tighter budgets and fewer specialized resources. They must modernize strategically, balancing operational resilience, security, AI readiness and digital transformation while controlling cost and minimizing disruption to day-to-day operations.

Strengthen security without expanding IT complexity

Cyberattacks, fraud and third-party risk continue to increase, but regulatory expectations remain consistent regardless of institution size. Mid-market organizations are prioritizing security platforms that improve visibility, automate response and extend limited IT resources.

Modernize infrastructure at the right pace

Hybrid infrastructure enables greater flexibility and resilience, but modernization initiatives must be carefully phased to reduce operational disruption, manage cost and support future AI initiatives without introducing unnecessary complexity.

Create a practical foundation for AI

Rather than pursuing enterprise-scale AI initiatives, many mid-market institutions are first focusing on improving data quality, governance and accessibility to support higher-value use cases such as fraud detection, customer service and operational automation.

Improve efficiency through intelligent automation

Workflow automation, AI-assisted service operations and robotic process automation help reduce manual effort across lending, onboarding, compliance and customer support while improving consistency and operational efficiency.

Extend internal teams with specialized expertise

Managed services, advisory support and flexible technical resources help institutions supplement internal IT teams, accelerate modernization initiatives and maintain secure, resilient operations without significantly increasing staffing requirements.

Rightsized Modernization for Mid-Market Institutions

How CDW Helps

CDW helps mid-market financial institutions prioritize investments that deliver measurable business value while reducing operational complexity. Dedicated financial services teams combine advisory services, implementation expertise and managed services to help organizations modernize at a pace that aligns with their business objectives.



Develops rightsized modernization roadmaps that align technology investments with business priorities.



Builds scalable data, cloud and AI foundations that enable future innovation without enterprise-level complexity.



Strengthens cybersecurity, resilience and governance while extending lean IT teams through managed services.

Insights by the Numbers

81%

of bank executives reported at least one unauthorized network access incident in the past year.⁸

59%

of institutions with \$5 billion to \$10 billion in assets ranked modernization as a top priority.¹⁰

Only **12%**

of financial institutions describe their AI strategy as “well-defined and resourced.”²

Spotlight 1: AI Governance and SDLC Modernization

A California credit union wanted to leverage AI tools while maintaining security, compliance, quality and documentation standards across the software development lifecycle (SDLC). CDW developed a comprehensive SaaS agile development policy incorporating AI governance controls and best practices, balancing innovation with risk management, and aligned to compliance and documentation requirements. This effort made AI governance a core component of the credit union’s technology strategy.

Spotlight 2: Building an AI-Ready Foundation

A Florida credit union discovered a critical disaster recovery gap — mismatched storage platforms and aging infrastructure that limited the flexibility to support AI-driven initiatives. CDW initiated an infrastructure modernization that included a Cisco network refresh and a high-speed, 500-terabyte storage platform to support future AI workloads while maintaining the resilience, security and compliance expected in financial services.



Speed, Scale and Security for Capital Markets

Capital markets firms, from investment banks to hedge funds to wealth management, are navigating an unprecedented convergence of AI adoption, expanding market data, digital assets, evolving client expectations and increasing regulatory oversight. Success depends on transforming vast volumes of market, portfolio and

customer data into timely insight while maintaining operational resilience, protecting sensitive information and supporting governance expectations across increasingly complex hybrid environments. Modernization is no longer simply about performance — it's about enabling innovation while strengthening trust and reducing operational risk.

Scale AI and analytics with flexible compute

Capital markets firms seek to maximize opportunities while minimizing risk. As a result, they continue to expand AI, quantitative analytics and portfolio modeling capabilities that require scalable compute resources across hybrid cloud environments. Flexible infrastructure helps balance performance, governance, resilience and cost while supporting increasingly data-intensive workloads.

Govern data across complex ecosystems

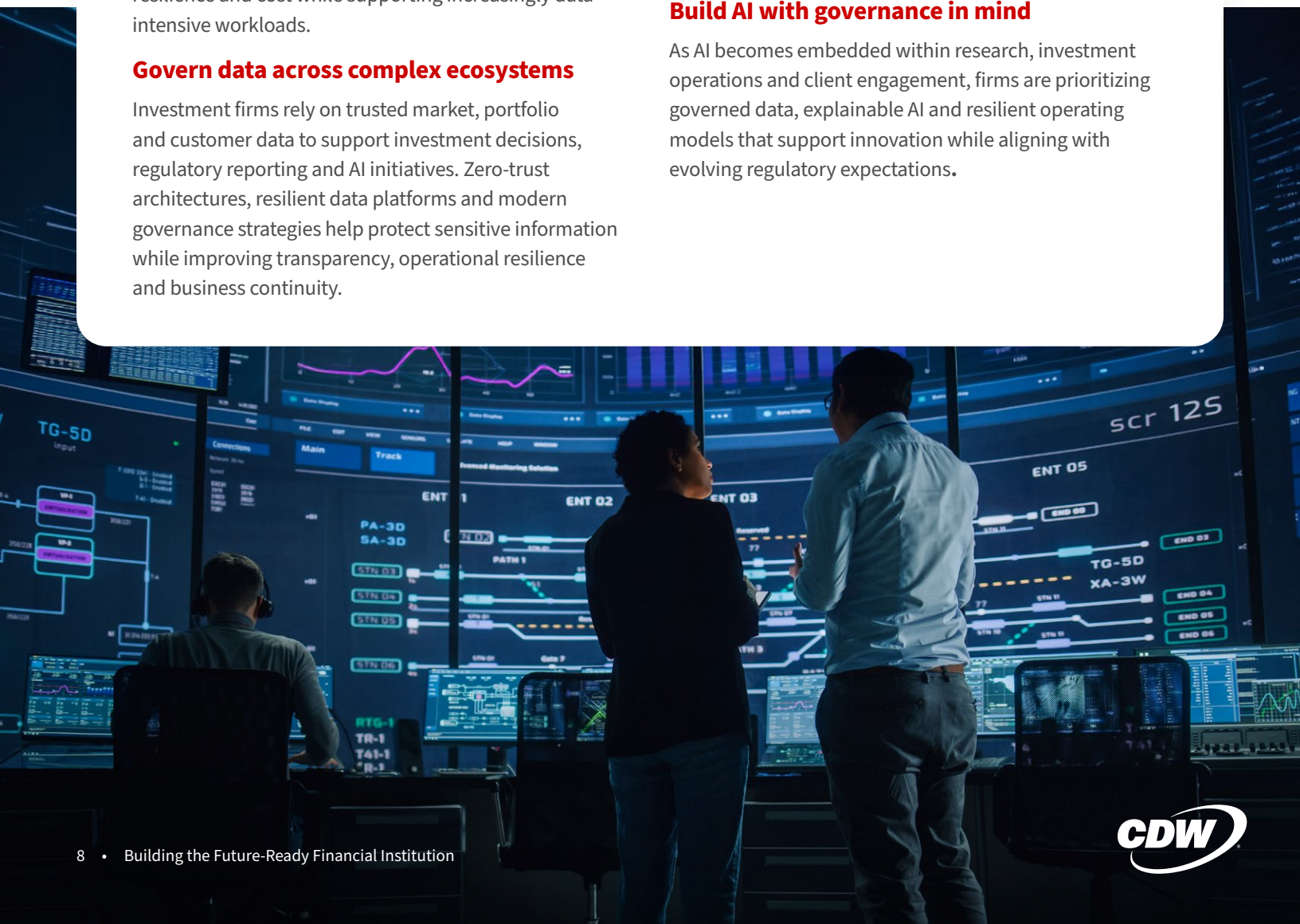
Investment firms rely on trusted market, portfolio and customer data to support investment decisions, regulatory reporting and AI initiatives. Zero-trust architectures, resilient data platforms and modern governance strategies help protect sensitive information while improving transparency, operational resilience and business continuity.

Accelerate innovation through connected platforms

API-driven architectures enable firms to connect investment platforms, market data providers, analytics applications and client servicing systems more efficiently — improving agility while reducing integration complexity across hybrid environments.

Build AI with governance in mind

As AI becomes embedded within research, investment operations and client engagement, firms are prioritizing governed data, explainable AI and resilient operating models that support innovation while aligning with evolving regulatory expectations.



Speed, Scale and Security for Capital Markets

How CDW Helps

CDW understands that capital markets organizations compete by turning data into insight while operating in highly regulated environments. Dedicated financial services specialists help firms modernize infrastructure, strengthen operational resilience and prepare data for advanced analytics and AI without increasing operational complexity.



Modernizes hybrid infrastructure to support AI, analytics and expanding data requirements while balancing performance, resilience and cost.



Designs connected data and application architectures that accelerate innovation while reducing integration complexity.



Strengthens cyber resilience, governance and data protection to support evolving operational and regulatory expectations.

Insights by the Numbers

80%

of firms use generative AI (GenAI) or predictive AI in operations — a 158% year-over-year increase.⁵

40%

of financial IT leaders say data security will be critical to achieving strategic goals.¹¹

53%

of IT leaders consider the probability of a global high-impact systemic event to be high or very high.¹²



Low-Latency Foundations for High-Stakes Markets

When competitive advantage is measured in microseconds, infrastructure performance becomes a business differentiator. Trading firms depend on deterministic latency, resilient connectivity and uninterrupted market access to execute strategies, process market data and respond to changing conditions in real time. Every component — from networking and compute to cybersecurity and disaster recovery — must support continuous operations without introducing unnecessary latency.

Optimize infrastructure for deterministic performance

Electronic trading environments require ultra-low-latency networking, accelerated compute and highly optimized infrastructure capable of processing market data, analytics and order execution with consistent performance under rapidly changing market conditions.

Maintain continuous market operations

Trading organizations require resilient architectures that minimize downtime during periods of market volatility, infrastructure failures or cyber incidents. Business continuity planning, geographic redundancy and resilient recovery strategies help protect trading operations around the clock.

Prepare data centers for accelerated compute

The growing adoption of AI, quantitative modeling and high-density compute continues to increase power and cooling requirements. Organizations are modernizing data center infrastructure to support higher rack densities while maintaining efficiency, resilience and long-term scalability.

Position infrastructure closer to the market

Connectivity strategies, colocation environments and high-speed interconnection help reduce latency while improving resilience between exchanges, trading venues, cloud environments and critical business systems.

Protect performance-critical environments

Security controls must protect trading infrastructure without introducing unnecessary latency. Zero-trust architectures, encryption, privileged access management and continuous monitoring help defend critical environments while supporting uninterrupted trading operations.

Automate risk monitoring and oversight

Real-time monitoring, automated reporting and scenario analysis improve operational visibility while helping firms respond more quickly to market events and support evolving governance and regulatory requirements.

Low-Latency Foundations for High-Stakes Markets

How CDW Helps

CDW understands the unique technology demands of performance-sensitive trading environments where latency, resilience and operational continuity directly affect business outcomes. Dedicated financial services specialists help firms modernize infrastructure while balancing speed, security and resilience.



Designs resilient, low-latency infrastructure optimized for high-performance trading environments.



Strengthens cyber resilience, data protection and disaster recovery without compromising operational performance.



Supports infrastructure modernization that enables AI, advanced analytics and future trading innovation while maintaining continuous operations.

Insights by the Numbers

44%

of quantitative analysts miss trading opportunities because of execution delays.¹³

43%

of institutional traders expect GenAI to be the most influential trading technology over the next three years.¹⁴

69%

of senior regulatory compliance officers say accelerated AI deployment will introduce new compliance issues.¹⁵



How CDW Helps Financial Institutions Modernize

Financial services organizations don't simply need technology — they need a partner that understands how modernization affects operational resilience, regulatory expectations, customer trust and long-term business growth. CDW's dedicated Financial Services practice combines industry specialists, solution architects, consultants and strategic technology expertise to help organizations modernize confidently through every stage of the technology lifecycle.

Our Engagement Model



Advise

Align business priorities with technology strategy

by assessing operational maturity, cybersecurity posture, AI readiness, regulatory considerations and modernization opportunities.



Design

Design secure, resilient technology foundations

spanning cybersecurity, hybrid infrastructure, data platforms, AI, digital experiences and application modernization.



Orchestrate

Coordinate implementation across people, platforms and partners

to reduce complexity, accelerate time to value and minimize operational disruption.

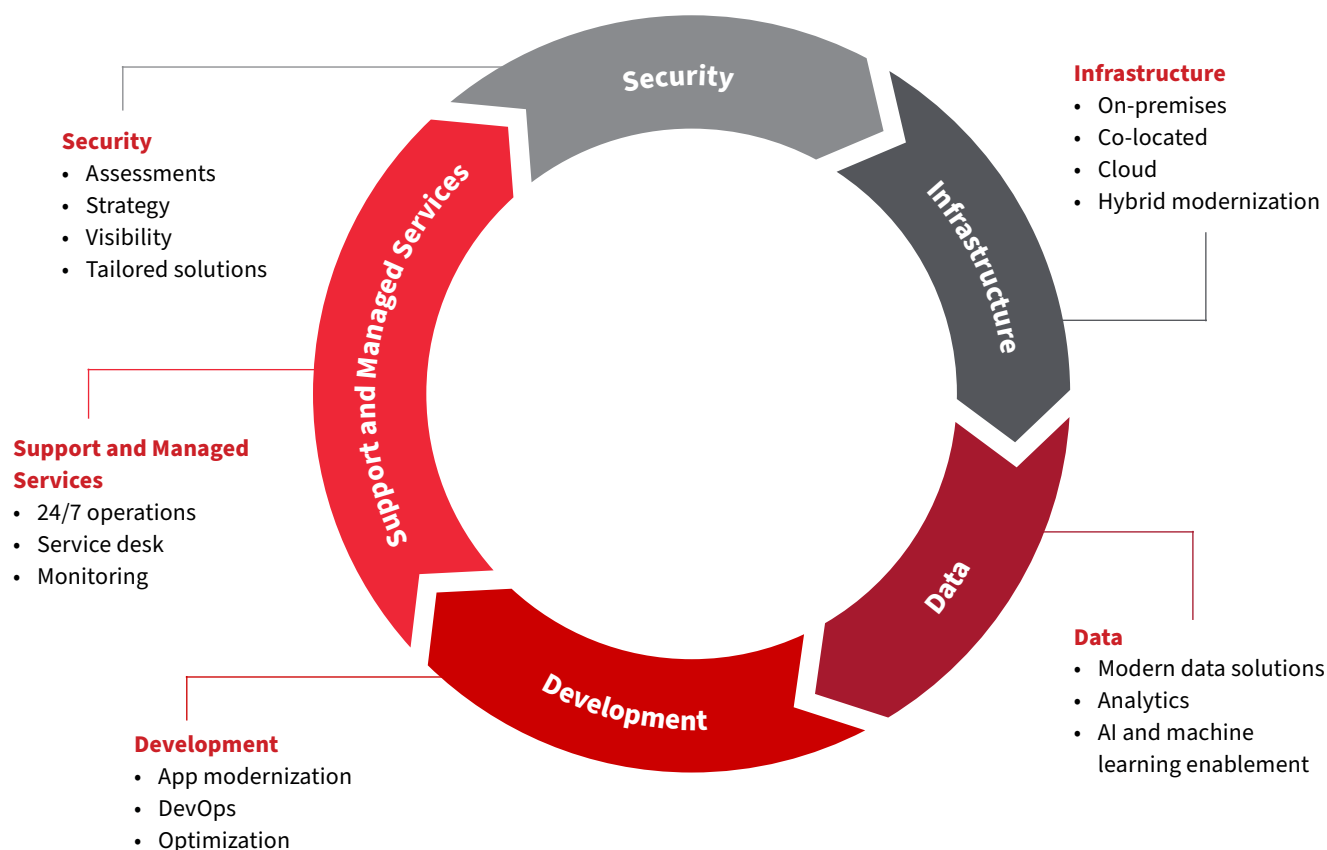


Manage

Maintain secure, resilient operations

through monitoring, managed services, service desk support, lifecycle management and continuous optimization.

CDW Capabilities

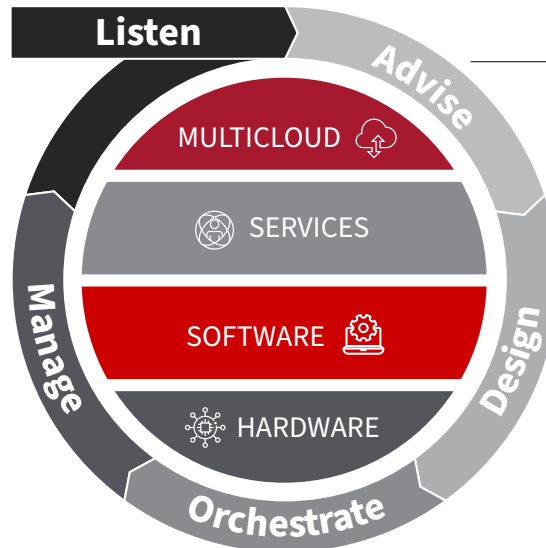


How CDW Helps Financial Institutions Modernize

Full-stack. Full-lifecycle. Full outcomes.

Delivering at enterprise scale

- 10,000+ certifications
- Delivery to 157 countries
- 6,000 projects
- Professional services NPS 70+
- 26 U.S. cities, 10 international locations
- Global reach (including a new UK distribution center)



Global delivery

- 6 operations centers
- 24/7 coverage
- Trusted across financial services
- Supports over 20,000 financial institutions
- 99% of top U.S. banks
- 115 dedicated financial sellers
- 900 solution architects
- 1,000 consultants and engineers
- 300 software engineers

Delivering around-the-clock operational support

- Managed services NPS 60+
- Service desk 6+ languages



Getting Started and Moving Forward

Resources

Explore additional resources that can help your organization strengthen cyber resilience, modernize infrastructure, prepare for AI and accelerate digital transformation across today's evolving financial services landscape.

[CDW Financial Services Brochure](#)

[CDW Managed Security Services](#)

[Cloud and Infrastructure Modernization](#)

[AI and Data Readiness Checklist](#)

[Enterprise Application and Integration](#)

Connect with your CDW account team to learn more or schedule a working session.
800.800.4239 | [CDW.com/finance](https://www.cdw.com/finance)

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