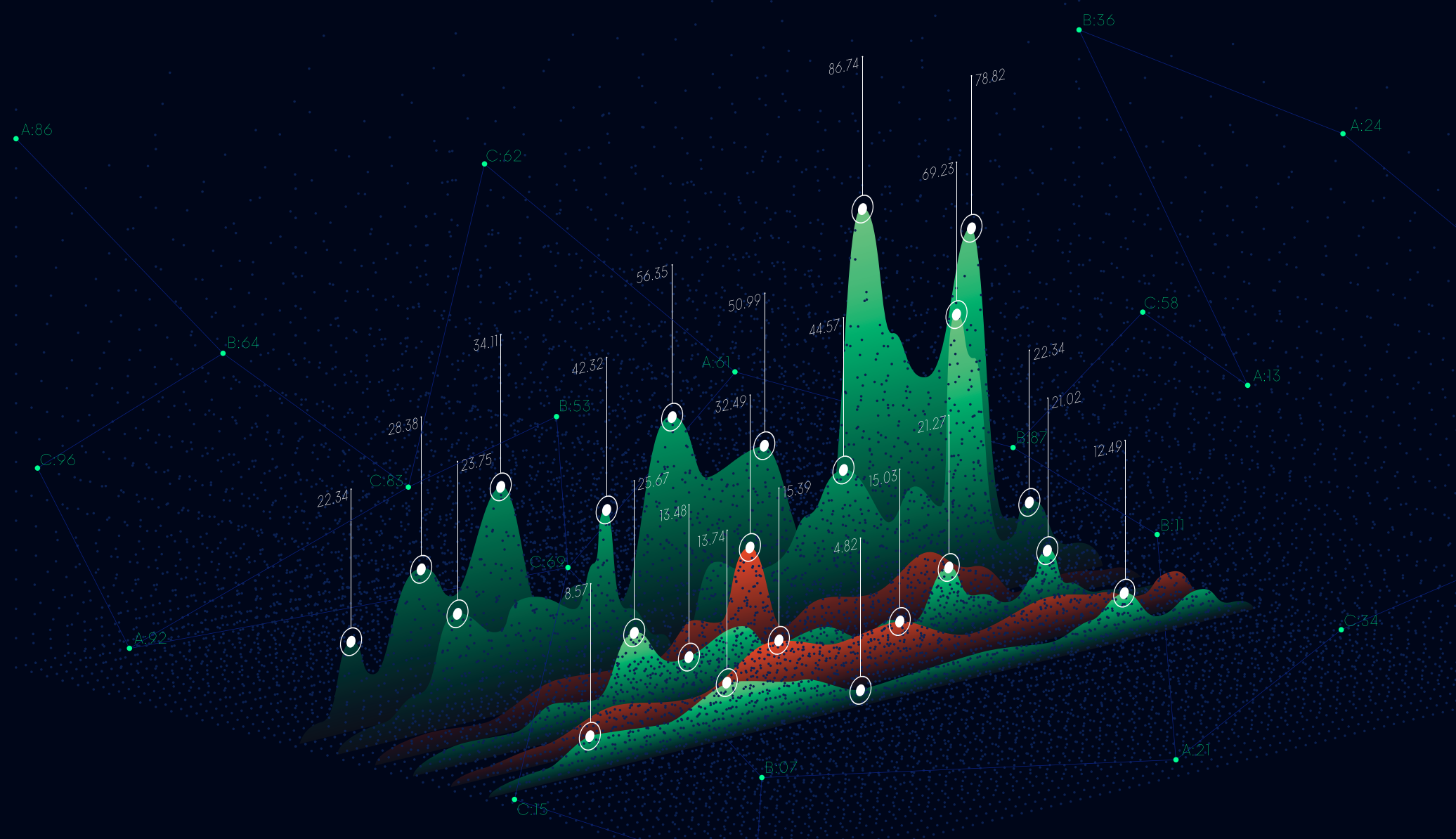




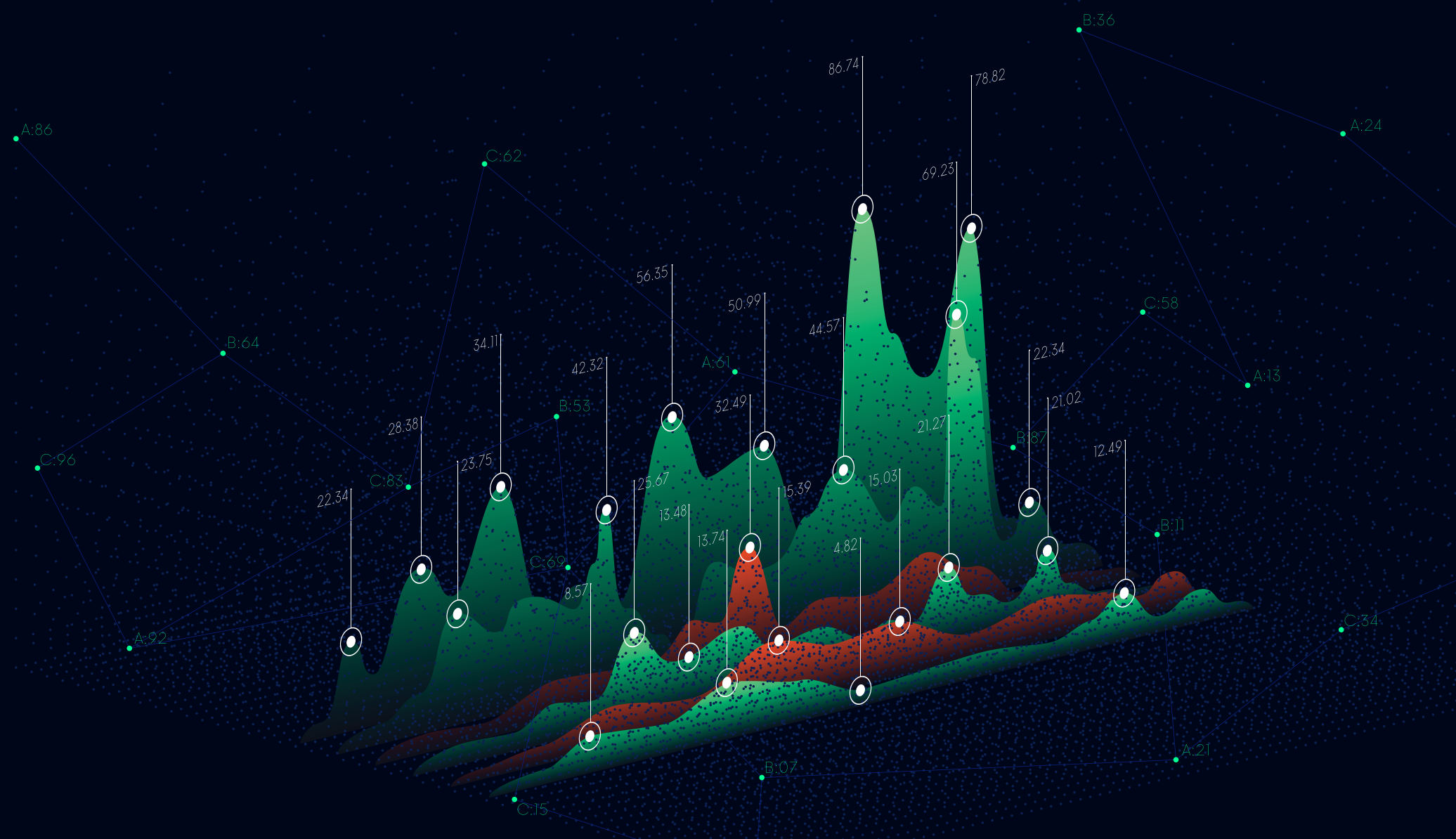
Technical debt is...

a cumulative buildup of deficiencies in code quality that make older, legacy platforms unmanageable in a dynamic digital environment.



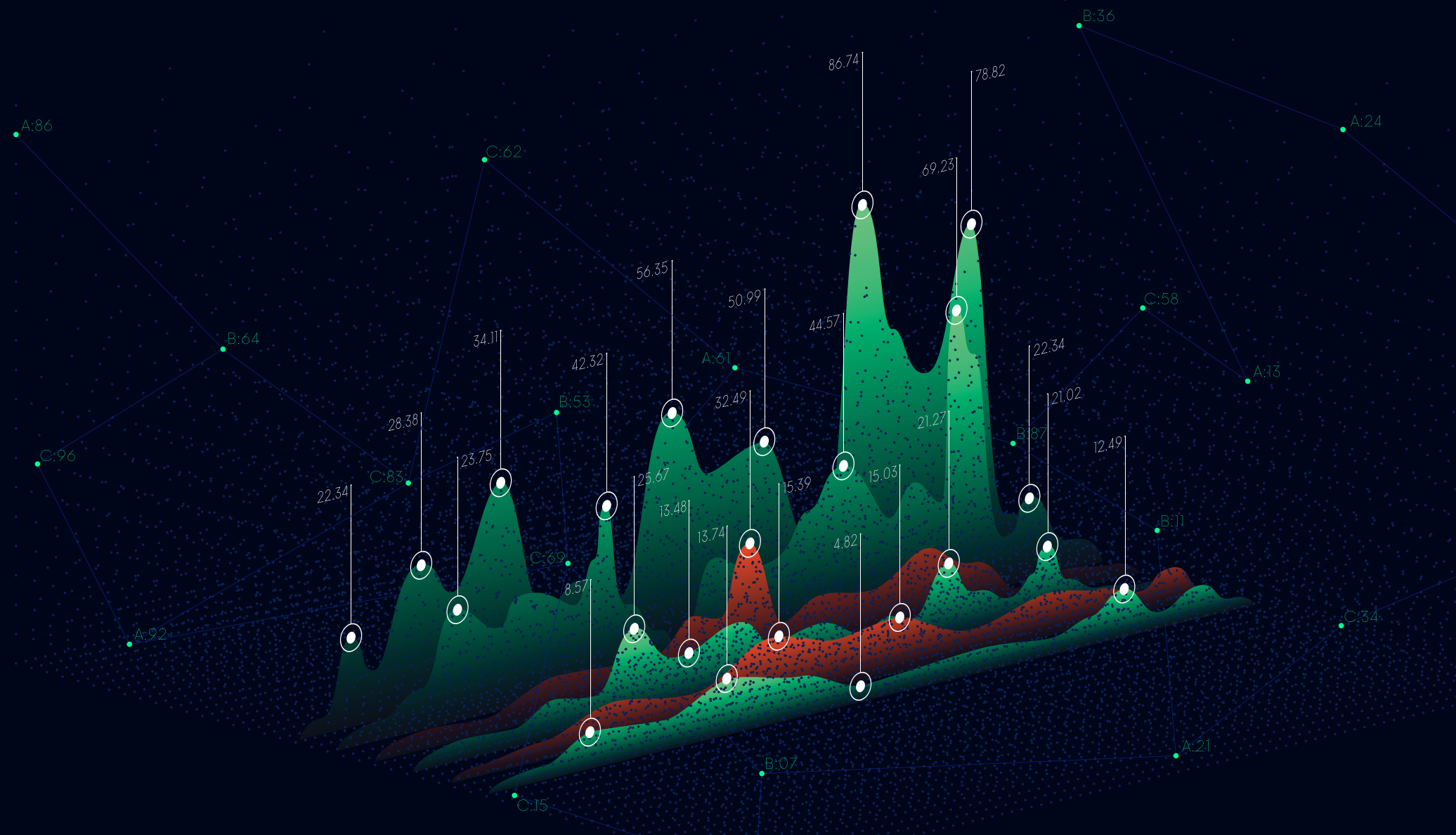
Why does technical debt prevent progress?

Most of today's core banking systems have such a buildup of technical debt that it's hard to estimate the timeline and impact of a platform replacement.



Centralized platforms and core systems...

must consolidate and analyze data in real time, enabling banks to provide the digital engagement model, CX and responsiveness demanded by modern customers.



How do you address aging legacy platforms?

Design a strategy for adopting a single modernized core platform.

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