GALILEO ADAPTIVE BANKING REPORT

From Instant Transactions to Proactive Responses: Building Financial Systems That Scale Under Pressure

As payment speed becomes table stakes, leading companies are turning their attention to a more complex challenge: scaling growth without sacrificing control, responsiveness, or relevance. Our latest survey reveals why this shift is driving demand for a new model of financial services—what Galileo calls Adaptive Banking.

Executive Summary

The SoFi Tech Solutions Adaptive Banking Report brings new insights from 337 CTOs and CIOs across Brazil, Argentina, Colombia, and Mexico, spanning banking and financial services; IT and telecommunica-tions; retail, hotels and food services; and travel and hospitality sectors.

These industries were selected because they offer the region's most advanced real-time financial experiences, such as instant payments, instant account updates, and real-time data access.

IT and telecommunications

Retail, hotels and food services

Travel and hospitality sectors

SoFi Tech Solutions commissioned this research to understand where organisations using financial technology across Latin America are succeeding, where they are struggling, and what factors will determine their ability to scale.

The survey revealed that companies across regions and industries are entering a new phase of transformation. Speed is no longer the main concern. Most companies have successfully accelerated financial transactions and largely eliminated payment speed as a source of friction.

Now, they are facing a different challenge. Scale. In particular, the ability to scale without losing control, responsiveness, or relevance.

This requires a whole new approach to financial services. SoFi Tech Solutions calls it 'Adaptive Banking'.

Adaptive Banking

is the ability to continuously adjust infrastructure, decisioning, customer experiences, and product delivery. And do this in real time without sacrificing operational control.

Infrastructure → **Decisioning** → **Customer Experiences** → **Product Delivery**

Part 1 of this report identifies how speed became commodified.

Part 2 shows where organisations are struggling.

Part 3 reveals what adaptive companies do differently.

Part 4 proposes a new Adaptive Banking framework. This shows how companies can successfully build financial systems that scale under pressure.

Key Findings

SPEED COMES AS STANDARD

80.4% of companies say real-time financial services are a significant or direct revenue driver

8.0% say payment speed is the biggest day-to-day customer issue

Risk, responsiveness, and readiness are the new obstacles to growth

RISK

Companies say their biggest bottleneck when scaling is fraud/risk systems (**45.7%**)

Their biggest barrier to innovation is also fraud/risk (**39.2%**)

RESPONSIVENESS

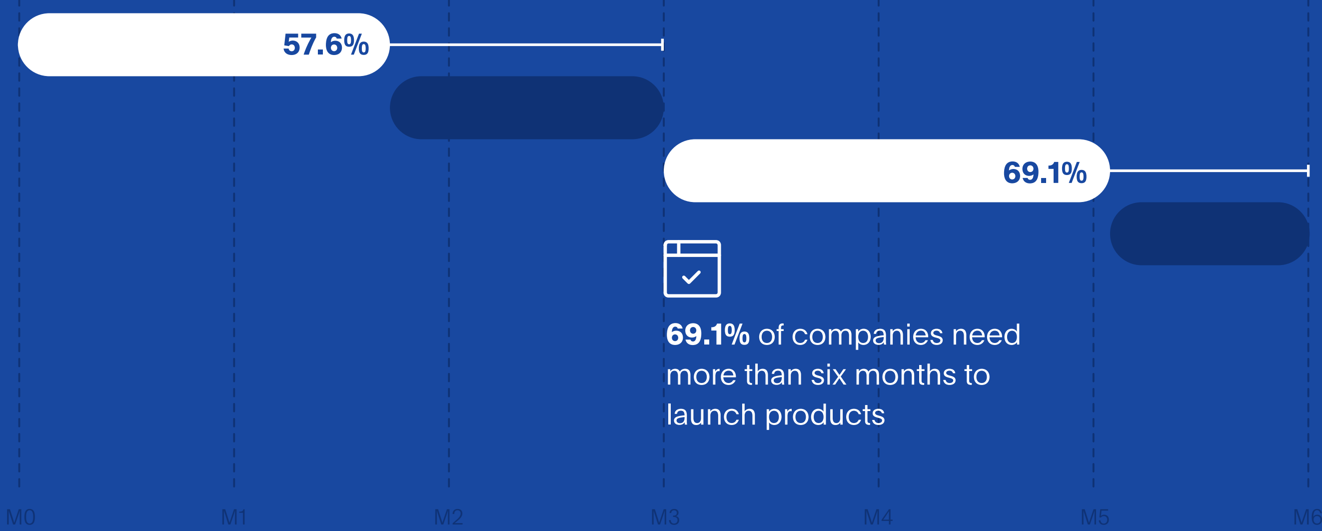
84.3% of companies share data and trigger actions in real-time on anti-fraud and security

61.1% do the same for proactive custom-er support

READINESS

57.6% of companies need more than three months to enhance a feature based on customer feedback

69.1% of companies need more than six months to launch products



Part 1:
Speed has Become the Baseline

New Technologies Create New Challenges

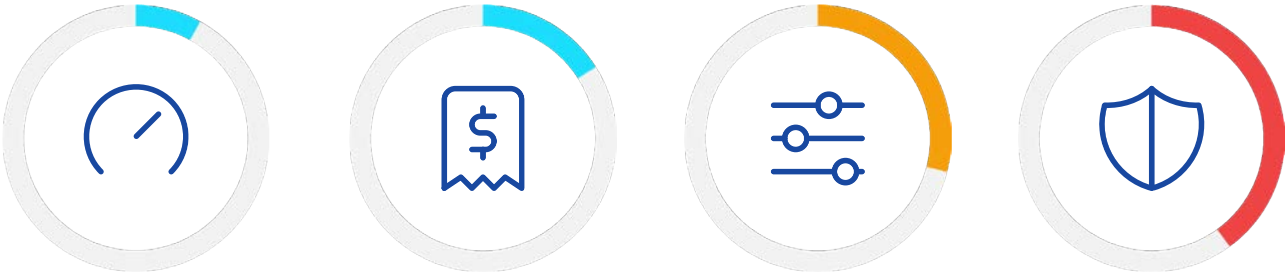
In the past decade, Latin America has become one of the world's most dynamic environments for payment innovation. Nowhere is this clearer than its real-time payment revolution: Brazil's Pix, Colombia's Bre-B, Mexico's SPEI, and Argentina's Transferencias 3.0. These tools have brought instant payments to hundreds of millions of consumers.

TECHNOLOGY	COUNTRY	APPROX. ACTIVE USERS	% OF TOTAL POP.	% OF ADULT POP.	KEY CONTEXT
Pix	Brazil	**183 Million**	~85%	**~91%**	A massive global benchmark; it functions as a primary daily currency.
Transferencias 3.0	Argentina	**36+ Million**	~78%	**~85%**	Highly integrated via interoperable QR codes across deeply popular fintech wallets.
Bre-B	Colombia	**34 Million**	~64%	**~71%**	Explosive first-year growth since its late 2025 launch, unifying the local ecosystem.
SPEI	Mexico	**30–35 Million** (Individuals)	~25%	**~35%**	Veteran infrastructure; handles massive transaction value, but cash still dominates retail due to a high unbanked rate.

Across banking, retail, telecommunications, and travel, purchases now clear almost instantly.

Much of the recent focus on financial transformation has been on reducing friction and accelerating payments. Galileo's findings suggest this may have been solved.

Asked about the biggest day-to-day issue reported by customers:



Only **8.0%** identified payment and transaction speed

15.7% identified pricing and fees

28.8% identified customer experience and personalisation

39.8% identified fraud and security

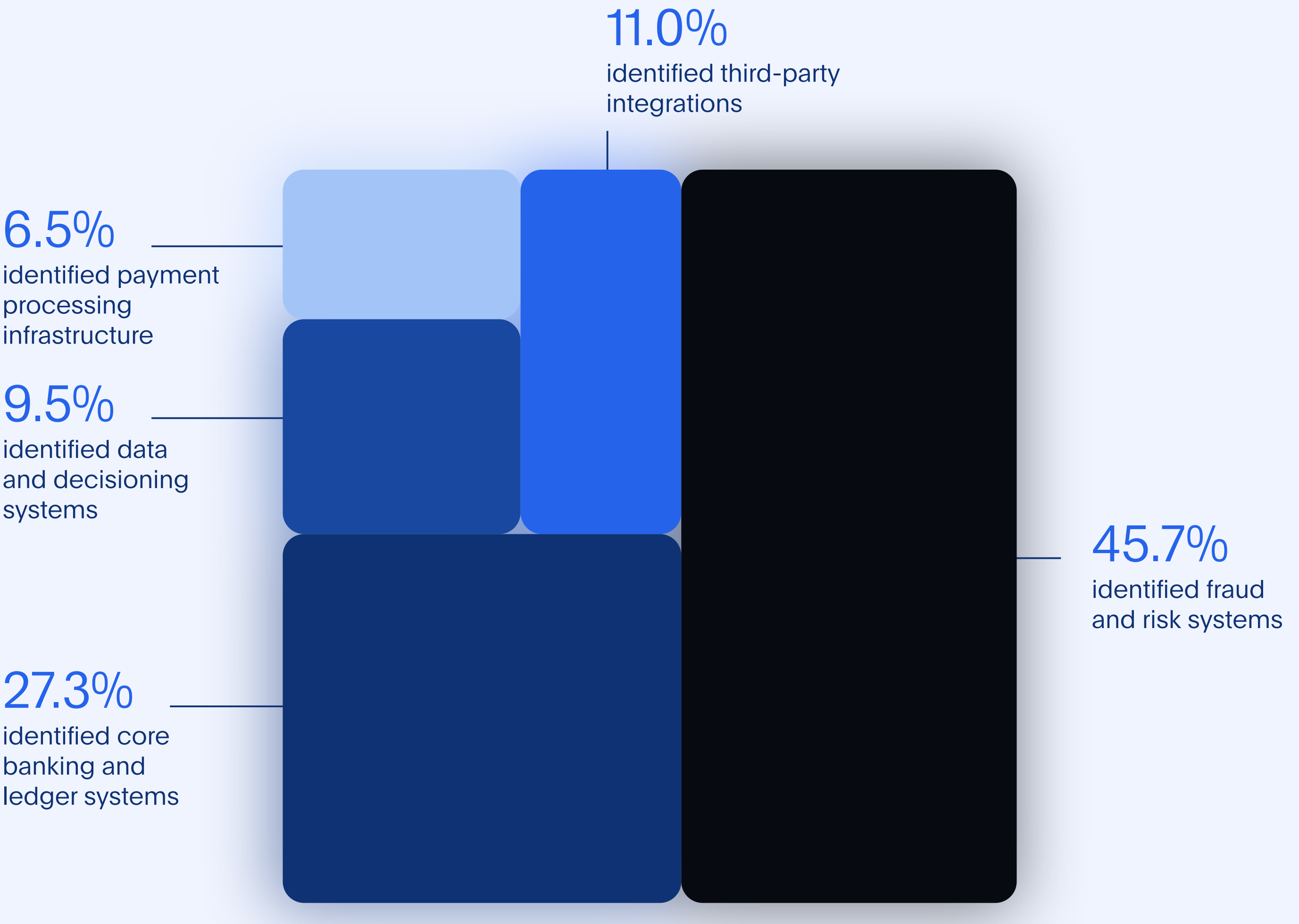
Payment-speed-as standard also shows up in commercial performance:

80.4% of respondents identified real-time financial services – including instant payments, instant account updates, and real-time data access – as either a direct or significant driver of revenue growth.

Yet as institutions generate more value through real-time services, they also expose themselves to greater complexity, and a wider surface area of risk when looking to scale.

Part 2:
The New Constraint Is Not Processing, But Control

When asked which part of their infrastructure would become the main bottleneck if demand increased tenfold, respondents' focus shifted away from payment processing and towards control:



FRAUD AND RISK ALSO EMERGED AS:

- the biggest day-to-day customer issue (**39.8%**)
- the biggest barrier to faster innovation (**39.2%**)
- the biggest perceived risk from AI adoption (**36.2%**)

The constraint is no longer transaction speed. It is operational control under scale.

SCALE EXPOSES NEW INFRASTRUCTURE GAPS

Many of the organisations surveyed are already operating at a meaningful scale:

61.7% reported annual gross revenues above US$10 million.

Yet they continue to struggle with agile responses and innovation.

For LatAm companies with annual gross revenues above US$10 million:

73.1%	require more than six months to launch a new financial product
59.6%	require more than three months to implement a requested feature enhancement
56.3%	require more than three months to launch a tailored product for a new customer segment

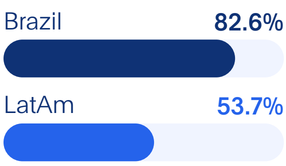
Country Spotlight: Brazil Shows What Adaptability Can Look Like

While pressure exists across the region, Galileo’s findings suggest some markets may already be more adaptive.

Brazil consistently stood out:

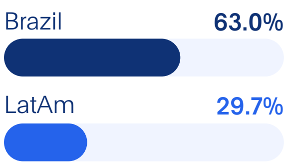
82.6%

identified real-time financial services as a direct revenue driver – compared to the LatAm average of **53.7%.**



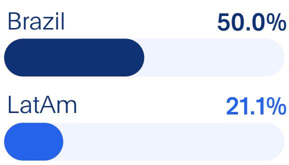
63.0%

believe infrastructure could permanently scale within seven days – compared to the LatAm average of **29.7%.**



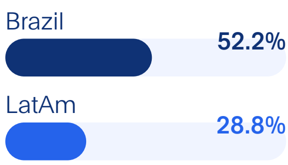
50.0%

reported the highest level of personalisation – compared to the LatAm average of **21.1%.**



52.2%

identified embedded financial services as a key growth driver – compared to the LatAm average of **28.8%.**



Of course, constraints still remain.

25.0%	**of Brazilian companies still view legacy infrastructure as the main barrier to faster innovation** – compared to the LatAm average of **17.5%**.

But these findings do suggest that Brazil’s successful adoption of real-time payment technology is also being applied to new areas of product delivery and customer experience.

Part 3: Real-Time Capability Exists – Adaptive Organisations Apply It Differently

Latin American Companies Are Reacting in Real-Time

When SoFi Tech Solutions asked organisations what features they have already integrated to share data and trigger actions in real time, a clear pattern emerged.

The majority of functions are concentrated in protection and control:

84.3%	Anti-fraud and security
76.3%	Customer billing and payments
73.3%	Regulatory compliance
72.7%	Onboarding and KYC

This shows that many institutions are already able to process data continuously, coordinate across functions, trigger actions instantly, and operate under regulatory pressure.

But their customer-facing responsiveness remains significantly weaker.

Only:

- **61.1%** integrate proactive customer support
- **59.3%** integrate loyalty and rewards

At the same time:

- At **28.8%**, customer experience and personalisation is the second-biggest day-to-day customer complaint
- **59.9%** of companies don't currently have predictive levels of personalisation
- **57.7%** of companies would take more than 3 months to enhance a specific feature with consistent user feedback

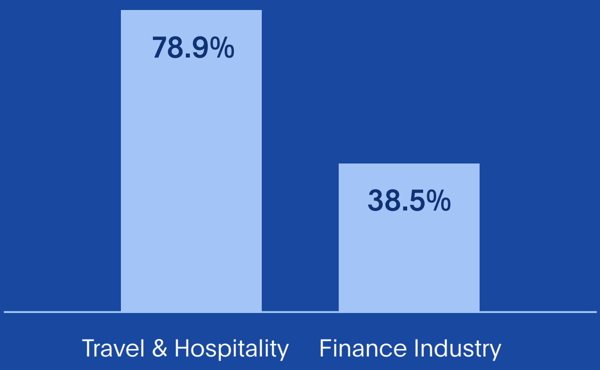
With payment speed solved, customers expect more. They want institutions to recognize intent and adjust experiences dynamically. Yet many internal systems simply aren't prepared to deliver.

By focusing only on protection and payment, companies risk not building the responsive and proactive systems that strengthen customer loyalty today.

Industry Spotlight: The Most Adaptive Organisations Are Not Necessarily Banks

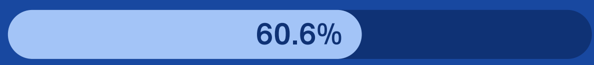
Adaptive capability is notably emerging outside traditional financial services. Their lesson is clear. Rather than treating new financial tools and customer experience as separate parts of their infrastructure, these industries are combining them into a customer growth engine.

The Proactive Support Premium:
Travel and hospitality organizations lead the region in customer responsiveness, with **78.9%** using real-time data to trigger customer support, double the rate of the finance industry (**38.5%**).

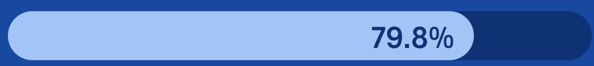


The Monetization Engine:

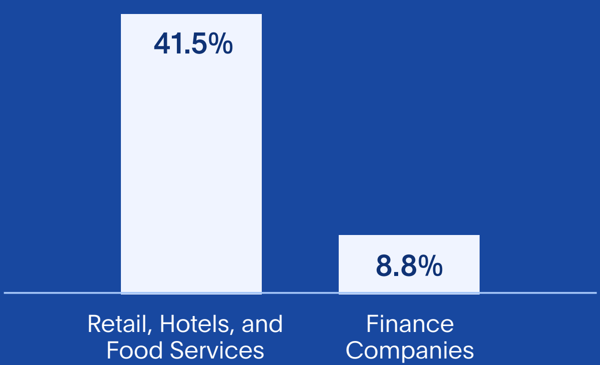
60.6%
of retail, hotels, and food services identify real-time financial services as a direct driver of revenue growth



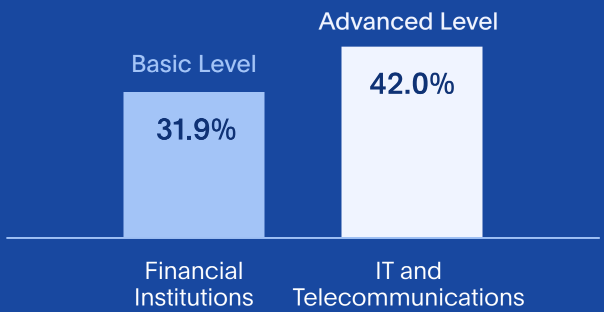
79.8%
are making embedded finance part of their future expansion.



The AI-Commerce Evolution:
A regional high of **41.5%** of companies in retail, hotels, and food services see personalization of loyalty rewards as the biggest opportunity for AI deployment – nearly five times the interest level shown by finance companies (**8.8%**).



The Finance Industry's Personalization Blind Spot:
31.9% of financial institutions say their personalisation capabilities are stuck at a basic, segment-only level, compared to the IT and Telecommunications sector where **42.0%** are at an advanced level of real-time personalisation.



Part 4: Building Adaptive Banking

The Operating Principles Behind Scalable Growth

The next phase of competitive advantage may not come from building entirely new infrastructure.

Instead, it can be found by applying existing responsiveness more broadly across organisations.

Galileo's research suggests that growth becomes harder when organisations must extend real-time responsiveness beyond transactions: into launching products, serving new segments, personalizing experiences, and managing rising operational complexity.

Some organisations are already succeeding, many only partially, but true adaptive capability emerges when institutions connect these activities rather than managing them separately.

From the survey findings, SoFi Tech Solutions identified three characteristics that appear repeatedly among organi-sations that scale more effectively.

The Adaptive Banking Framework

1. ADAPTIVE DECISIONING:

Scaling Authorizations Like Transactions

While transaction speed is largely solved, managing real-time security remains a regional friction point, especially when looking to scale.

Organizations must evaluate risk faster, apply controls dynamically, and coordinate responses across growing transaction volumes.

Orchestrating Real-Time Authority

Adaptive companies often solve this by moving away from static operating rules. This means adopting real-time authorization, event-based orchestration, and configurable fraud controls.

Modern debit and account environments bring together various functions – processing, real-time authorization, and fraud mitigation – within a single connected layer.

Rather than adding siloed security tools over time that generate reconciliation gaps, companies can leverage underlying ledger systems that manage risk dynamically without slowing down the customer lifecycle.

Galileo’s Real-Time Control Layer

SoFi Tech Solutions applies adaptive decisioning through its integrated Card Issuing and Processing platform.

By combining real-time events APIs, velocity limits, and Merchant Category Code (MCC) controls, SoFi Tech Solutions enables financial institutions to make live authorization decisions against direct ledger balances.

Teams can mitigate fraud risk and meet complex data residency requirements dynamically, while preserving a seamless, top-of-wallet payment experience for the end user.

2. ADAPTIVE EXPERIENCES:

Delivering Customer Responsiveness at Scale

Customers across Latin America increasingly demand immediate onboarding, continuous account visibility, and tailored digital layouts.

Meeting these expectations is almost impossible when teams are held back by fragmented front-ends built on disjointed integrations.

This is often behind multi-month implementation delays as organizations attempt to act on user feedback.

Designing for the Modern User Journey

Digital experiences must be modularly configurable rather than entirely rebuilt from scratch.

More adaptive sectors move significantly faster, pushing user-requested updates to live production in a matter of days rather than quarters.

They treat digital banking as an adaptable operating capability rather than an isolated front-end project. This means deploying single-stack, omnichannel platforms that share a single codebase across web and mobile.

Galileo's Digital Experience Layer

SoFi Tech Solutions powers adaptive experiences through its modular, omnichannel Digital Banking platform.

Built on a single technology stack with a unified back-office administrative layer, Digital Banking provides ready-to-use customer journeys – including digital onboarding and instant credential generation.

Teams can then define unique interfaces and security behaviors for specific niches (such as retail, SMEs, or gig workers) from a single platform, eliminating vendor fragmentation.

3. ADAPTIVE GROWTH:

Turning Technical Responsiveness Into New Revenue Streams

Operational responsiveness alone does not guarantee market share.

True adaptive growth occurs when an organization successfully converts real-time data signals into immediate commercial value.

Non-banking sectors, which leverage automated reward customization to capture loyalty and repeat spend, are showing just how this strategy can create new revenue streams.

Converting Data Signals into Market Share

To match this commercial agility, institutions must align their internal product, IT, and risk teams around unified data environments.

Moving from an 'ad-hoc' innovation cycle to a continuous testing framework allows them to capture more deposits, reduce customer acquisition costs, and outpace regional fintech entrants.

SoFi Tech Solutions Scalable Issuance Engine

SoFi Tech Solutions enables adaptive growth by providing next-generation digital issuance and instant card provisioning.

Financial institutions can instantly issue virtual or physical debit cards. Real-time push provisioning can connect directly to Apple Pay, Google Pay, and Samsung Pay.

By slashing the time to a customer's first transaction and combining it with total data transparency, SoFi Tech Solutions helps brands build deep consumer trust and turn technical uptime into a sustainable engine for revenue growth.

Diagnostic Framework: Assessing Your Adaptive Readiness

To help teams assess their own adaptive readiness, leaders should check their current operating constraints by asking these questions:

Digital Customer Experience

Is modernizing your digital customer experience a strategic priority for your business this year?

Vendor & System Fragmentation

Are your teams able to launch competitive new products and consumer journeys without relying on multiple separate technology vendors?

Issuance Velocity

How quickly can someone access a functional, tokenized debit card within a digital wallet once they've completed your onboarding flow?

Data Transparency

Do your compliance, risk, and operations teams have real-time, unified visibility into transactions, account balances, and consumer activity across all markets and segments?

Cross-Channel Governance

How effectively are you managing security credentials, Multi-Factor Authentication (MFA), and centralized administration across web and mobile channels?

The Adaptive Banking Framework: Building the New Competitive Layer

This new research suggests that financial transformation across Latin America is entering a definitive new era. Speed has become the baseline. Now, control makes the difference.

For the last decade, faster payments, broader digital access, and reduced transaction friction were key priorities. But almost all companies have now achieved that.

As financial experiences become increasingly embedded, personalized, and continuous, growth will depend less on how quickly organizations move money – and more on how effectively they can interpret data signals and respond to changing conditions.

Customer expectations will continue to accelerate. Product cycles will compress. Regulatory pressure will increase. Decisions that once happened in weeks will increasingly be expected in seconds.

In that environment, static transaction infrastructure alone will not suffice. The institutions best positioned for future growth will be those that can continuously adapt infrastructure, decisions, and experiences while maintaining operational control.

That is the opportunity behind Adaptive Banking.

Turning real-time execution into real-time adaptation.

Turning responsiveness into operational resilience.

And turning resilience into sustainable market growth.

The question for leaders is no longer whether they can operate fast enough. It is whether they can evolve intelligently.

EXPLORE YOUR ADAPTIVE READINESS:

Whether your priority is accelerating product delivery, improving customer responsiveness, or scaling financial services with greater control, SoFi Tech Solutions helps institutions build the adaptive foun-dations for the next era of growth.

APPENDIX I:

Key Country Highlights

BRAZIL:

High-Speed Engineering Coupled with Stability

Brazil consistently outperforms the region in backend system resilience and continuous deployment, setting a high standard for consumer engagement.

Customer Experience and Security: Fraud is the number-one issue reported by customers across the rest of Latin America (such as in Mexico at **50.9%**), but in Brazil customer experience and personalization (**35.9%**) ranks joint first with fraud/security (**35.9%**) as the top daily user concern.

Regional Leader in Continuous Deployment: One in four (**25.0%**) Brazilian respondents say they are 'continuously testing and launching new services' – nearly double those in Mexico (**14.5%**) and roughly four times Colombia (**6.2%**).

Faster Feedback Loops: Nearly one-third of Brazilian organizations (**31.5%**) can turn consistent user feedback into a tangible improvement in under 10 days, compared to **16.4%** in Mexico and **3.7%** in Argentina.

MEXICO:

Growth Appetite Stifled by Security Concerns

While Mexican companies are adopting advanced tools like real-time and embedded finance, its actual innovation cycles are still affected by high risk profiles.

Widespread Adoption of Real-Time Tech: 90.9% of Mexican companies say real-time financial services are a significant driver of their current revenue growth – almost double that of Colombia (**54.4%**).

Embedded Finance Expansion: 80.0% of Mexican companies see embedded finance as an important future growth opportunity – significantly ahead of regional peers like Argentina (**55.9%**).

The Region's Most Restrictive Fraud Bottleneck: Over half of Mexican respondents (**50.9%**) cite fraud/security as the single biggest issue reported by their users, and **52.7%** cite fraud and risk constraints as the main barrier holding back faster innovation – the highest in the entire region.

COLOMBIA:

Infrastructure Under Pressure

Colombia emerges as the market facing the highest operational friction in the region, with what appear to be rigid internal pipelines preventing better responsiveness.

Product Launch Delays: 80.2% of organizations require more than six months to successfully launch a single new product, compared to Brazil where less than half (**40.2%**) face similar launch delays.

Constraints on Operational Systems: While only **19.6%** of Brazilian companies say their product development is slowed by operational constraints, a regional high of **69.1%** of Colombian respondents find themselves restricted by these limitations.

Customer Feedback Takes Time: More than three-quarters of Colombian companies (**76.5%**) take longer than three months to push out a specific feature update requested by user feedback, compared to **19.6%** in Brazil.

ARGENTINA:

Stable Systems Remain Segregated

Argentina has achieved a high standard of data integration and infrastructure stability, yet has so far failed to pass that speed down to the user experience.

Delivery Delays: 73.4% of companies require more than three months to launch a tailored product for a new customer segment – compared to **17.4%** in Brazil.

Multi-Month Feature Delays: 74.3% of Argentinian respondents need longer than three full months to improve a product based on clear user feedback, trailing Mexico (**60.0%**) and further widening the gap with Brazil (**19.6%**).

Latin America's Leading Launch Bottleneck: 87.2% of companies take more than six months to launch a new product, establishing Argentina as having the longest time-to-market.

APPENDIX II:

Key Industry Highlights

Banking, Finance, and Insurance

The region's financial organizations operate under high commercial pressure but find themselves structurally unable to match the agility profiles of adjacent sectors.

Scaling Deficits: Nearly one-third (**29.7%**) of finance sector respondents say it would take their organization more than three full months to permanently scale their infrastructure – the longest delay across all industries surveyed.

Regulation Stifles Innovation: When asked to name their main barrier to faster innovation, **37.4%** of financial leaders point to regulation and compliance, more than double the response from the retail and food services sector (**18.1%**).

Fragmented Data Silos: **31.9%** believe their personalisation is stuck at a basic, segment-only level. Perhaps this is why only **7.7%** can offer a high level of personalization, compared to **42.0%** within the IT and telecommunications sector.

IT and Telecommunications

The tech and telecom sector functions as the region's most responsive, deploying infrastructure rapidly, though it struggles with a demanding consumer base.

Infrastructure Agility: **59.3%** of IT and telecom companies say they can scale their infrastructure permanently within 7 days – compared to **19.8%** from the finance industry.

Continuous Testing Leaders: Over one-third (**34.6%**) say they are 'continuously testing and launching new services', putting them well ahead of the second-most innovative industry, Travel & Hospitality (**8.5%**).

High-Speed Engineering: If consistent user feedback requests an enhancement, **37.0%** of IT and telecom providers can deliver in under 10 days, outpacing the **2.2%** of finance companies who can do the same.

Retail, Hotels, and Food Services

Retail, hotels, and food services are actively using next-generation financial services as a way to capture customer loyalty and repeat spend.

The AI Personalization Engine: **41.5%** of retail and food tech leaders identify enhanced personalization of products and loyalty rewards as their single largest opportunity for AI – nearly five times the interest level shown by the finance industry (**8.8%**).

Driving Embedded Finance: Integrating finance into customer flows is a top priority, with **39.4%** identifying embedded financial services as a critical growth driver, compared to just **13.2%** in banking.

Peak Demand Vulnerabilities: Despite their front-end flexibility, these organizations face strain during surges. Retail, hotels, and food services report the region's highest operational fragility during seasonal events like Black Friday, with **16.0%** suffering noticeable payment service delays, outages, or severe structural disruption.

Travel and Hospitality

The travel sector operates on the highly dynamic edge of consumer interaction, dealing with rapid changes in user behaviors and an immediate financial upside from driving lifetime value.

An Increasingly Consumer-led Industry: **54.9%** of companies report that AI has changed their customer dynamics into a 'customer-driven' reality where users are more impatient and demanding.

Personalization is the Friction Point: **39.4%** identify customer experience and personalization as the absolute biggest day-to-day issue reported by their users – more than double the rate reported by finance (**16.5%**).

AI for Customer Lifetime Value Goals: Nearly half (**47.9%**) see the main advantage for AI tools as securing a higher customer lifetime value, much higher than the IT and telecom sector where only **19.8%** view this as a priority.