



# Retail Banking

Protect Data, Simplify Operations, and Modernize Banking Infrastructure



## Distributed Banking Is Outgrowing Traditional Systems

Across the financial services industry, organizations are modernizing how they manage unstructured data to support digital services, regulatory oversight, and data-driven innovation. In retail banking environments, these pressures are amplified by large branch networks and the need to securely manage customer onboarding records, loan documentation, and compliance files across distributed branch operations.

Digital banking initiatives, regulatory requirements, and continued industry consolidation are increasing the demands on IT teams. Mergers, acquisitions, and branch expansion often leave institutions managing fragmented storage environments across regions and data centers, while systems designed for centralized operations struggle to keep pace with the scale, security, and flexibility required for modern retail banking.

As retail banking environments scale and become more distributed, traditional storage models introduce new operational and security risks. To mitigate and get ahead of these issues, retail banks are adopting new approaches to:

- ✓ Strengthen resilience against ransomware and evolving cyber threats
- ✓ Enable secure collaboration across branch networks and regional teams
- ✓ Improve visibility and governance across distributed environments
- ✓ Create a governed data foundation for analytics, fraud detection, and emerging AI initiatives

### Fragmented Data Environments Increase Operational Risk

Many retail banks still rely on a mix of file servers and traditional NAS platforms to manage operational data across branches and data centers. As environments scale, these fragmented systems introduce significant limitations.

**Distributed Data Silos.** Customer onboarding files, loan documentation, compliance records, and internal reports scattered across systems limit visibility and data consistency across branch and operational teams.

**Fragmented Access Across Branch Networks.** Slow VPN connections and manual file transfers delay access to critical information and reduce productivity.

**Growing Security Threats.** Ransomware and cyberattacks increasingly target financial institutions and sensitive customer data.

**Compliance and Governance Challenges.** Strict regulatory requirements demand consistent retention policies, access controls, and audit visibility.

**Operational Complexity.** Managing multiple storage systems across locations increases administrative overhead for IT teams.

**Limited Scalability.** Older storage platforms often require costly hardware refresh cycles and over-provisioning to accommodate growth.

## Modern Data Infrastructure for Retail Banking


The CTERA Intelligent Data Platform enables retail banks to modernize how they manage, protect, and govern unstructured data across distributed environments. By unifying data across branches, data centers, and cloud environments, banks can simplify operations while strengthening security and compliance.

This unified data foundation allows banks to securely operationalize analytics and emerging AI initiatives by making unstructured data searchable, classifiable, and ready for analysis.

### Secure, Reliable Data Access for Banking Teams

Retail banking operations depend on reliable access to customer onboarding records, loan documentation, compliance files, and internal reporting data. CTERA supports secure collaboration and operational efficiency by providing:

- ✓ Secure access to operational data across branch networks, data centers, and remote teams
- ✓ Built-in ransomware resilience, encryption, and role-based access controls
- ✓ Automated governance policies supporting compliance and audit readiness
- ✓ Hybrid and multi-cloud scalability without disruptive refresh cycles
- ✓ Intelligent data lifecycle management aligned with business value and usage
- ✓ Centralized visibility and policy control across distributed environments
- ✓ A unified data foundation supporting analytics, fraud detection, and responsible AI adoption



**60%**  
of financial services CTOs say  
their legacy tech stack is too  
costly and inadequate for  
modern applications.



### READY TO MODERNIZE YOUR BANKING DATA INFRASTRUCTURE?

Retail banks rely on technology to deliver trusted financial services to millions of customers. By modernizing their data infrastructure with the CTERA Intelligent Data Platform, financial institutions can simplify operations, strengthen resilience, and unlock greater value from their data while maintaining the highest standards of security and compliance.

See how CTERA helps financial institutions strengthen resilience, simplify operations, and securely manage distributed data.

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