

Branch Transformation for Retail Banks

Modernize branch networks to enable digital-first customer experiences.

As customer expectations shift toward digital-first, advisory-led banking experiences, traditional branch architectures are increasingly struggling to keep pace. Legacy networks, rigid connectivity models, and fragmented security were not designed to support cloud-based applications, real-time customer interactions, or rapid scaling across distributed branch environments. As a result, performance inconsistencies, outages or security gaps at the branch directly impact customer experience, regulatory confidence, and operational efficiency,

For financial institutions, branches are evolving into hubs for customer-led, digital-first experiences where dependable connectivity is the foundation for seamless digital interactions, transaction reliability, and compliance. Delivering consistent performance, secure access, and scalable capacity across branches requires a modern network that supports cloud, edge, and real-time workloads while reducing cost and operational overhead.

Challenges

Modern banking depends on agile, high-performing branch environments, but many institutions are still constrained by legacy infrastructure. Fixed architectures, performance bottlenecks, operational complexity, and intensifying security requirements slow innovation and increase risk across the branch network.

Legacy infrastructure limits agility and innovation

Traditional branch environments are costly and slow to change. They rely on fixed architectures, on-site hardware, and multiple vendors, increasing complexity costs. These limitations make it difficult for banks to introduce new digital services, modernize applications, or quickly adapt branch experiences as business priorities and customer behavior evolve.

Inconsistent performance degrades experience

Modern branch applications depend on cloud platforms, self-service technologies, and real-time analytics. Bandwidth constraints, static routing, and limited visibility lead to latency, outages and unpredictable performance. In digital customer interactions, even brief slowdowns at the branch impact satisfaction and trust.

Rising operational cost and complexity

Managing large numbers of distributed branches often requires multiple service providers, on-site devices, and manual processes. High connectivity costs, billing complexity, and frequent hardware refresh cycles increase operational overhead—limiting the bank's ability to respond quickly to market changes, growth initiatives, or regulatory requirements

Security and compliance pressures intensify

Banks operate in highly regulated environments while facing increasing cyber threats across distributed environments. Fragmented tools make it harder to enforce consistent zero-trust policies and maintain visibility across branches, exposing the business to operational, regulatory, and reputational impact



20% higher customer retention for banks that successfully integrate digital and branch channels, making branch performance and reliability a business imperative.¹

¹Customer Experience in the Finance Industry Statistics: Market Data Report 2026. WorldMetrics, February 2026.
<https://worldmetrics.org/customer-experience-in-the-financial-service-industry-statistics/>

Solution

Lumen provides a scalable, SLA-backed connectivity platform that modernizes branch infrastructure, protects real-time customer experiences, and enables banks to scale digital and advisory services with confidence.

Ethernet On-Demand

Best for variable or temporary capacity needs

Private, high-performance Ethernet connectivity delivered in minutes. Ideal for short-term scaling, seasonal demand, test environments, or branch expansion without long lead times or overprovisioning.

IP VPN On-Demand

Private, SLA-backed MPLS connectivity delivers consistent application performance across distributed branch and cloud environments. Ideal for quickly extending routed networks or adding Layer 3 reach without traditional provisioning delays.

Multi-Cloud Gateway

Enables direct, private routing between clouds and sites, to eliminate inefficient hair-pinning and giving teams centralized control over traffic paths. Ideal for simplifying connectivity across multiple clouds, data centers and branches while improving application performance.

Ethernet

Best for predictable, always-on branch workloads

Delivers private, high-performance connectivity with low latency and predictable SLAs. With deterministic routing and flexible bandwidth options, Lumen Ethernet supports sustained traffic growth and near real-time workloads without the performance variability of internet-based connections. Ideal for mission-critical branch, core banking, and data-intensive workloads requiring consistent, always-on performance.

Results

Lumen delivers measurable impact for banks modernizing branch infrastructure, enabling secure, scalable digital-first experiences designed to reduce operational complexity and cost.

Consistent branch application performance

Predictable, high-performance connectivity across branches, cloud, and edge environments supports reliable access to teller systems, cloud CRM, self-service kiosks, and near real-time customer interactions, reducing performance variability and service disruptions.

Improved customer experience

Reliable and responsive branch connectivity enables seamless digital interactions such as video banking, personalized services, and self-service transactions, improving customer satisfaction and trust.

Scalable branch expansion and modernization

On-demand bandwidth and standardized connectivity allow banks to rapidly deploy new branches, modernize existing networks, and consolidate sites without overprovisioning capacity or increasing operational risk.

Reduced operational complexity

Centralized control and consumption-based networking simplify branch operations, reduce hardware, and support long-term modernization and OpEx efficiency strategies.

Enhanced security and compliance confidence

Private, SLA-backed connectivity and integrated security support regulatory requirements while improving visibility and consistency across distributed branch environments.



Why Lumen?

Lumen is a trusted connectivity partner, operating one of the world's largest and most secure networks with 24/7 monitoring and threat mitigation powered by Black Lotus Labs®. With direct on-ramps to 2,200+ third-party data centers and 125+ cloud providers, Lumen simplifies multi-cloud connectivity and delivers application performance customers can rely on. Built for demanding environments, Lumen provides scalable connectivity with real-time visibility and consistent, reliable performance.

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