

## Technology Awards 2026

The Banker

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### Regional winners

#### Global and Latin America

##### Winner: Banco Bradesco

Brazil's Banco Bradesco secured this year's global prize after delivering a suite of impactful digital initiatives that combine to create a cohesive structure for accelerating financial innovation. Serving more than 70mn customers and standing as the Latin America regional winner, the bank recorded particularly strong results across its AI and mobile initiatives.

A standout innovation is Bridge, a generative AI operating system. The platform serves as the foundation for all AI projects within Banco Bradesco, giving every business unit a unified infrastructure for creating and scaling their solutions.


Bridge goes beyond a conventional rollout of multiple AI applications to connect market-leading models, internal systems, corporate data and business applications in one integrated system. Instead of individual departments building their own separate AI tools, they go through Bridge, which provides a standard set of shared resources, security protocols and infrastructure. This reduces duplication across business units and significantly speeds up deployment.

The platform delivered a 10-fold reduction in AI integration cycles and an 87 per cent resolution rate for customer service interactions, proving its capacity to accelerate product delivery and enhance operational performance. Customer queries are increasingly resolved without human intervention.

Banco Bradesco also won plaudits for PDPJ, developed to lower the barriers preventing Brazil's small and medium-sized enterprises from accessing robust digital financial services. Built on a cloud-native architecture of APIs and microservices, the platform serves as a financial and operational hub, integrating essential banking with management tools such as invoicing and payment processing. It brings day-to-day business operations directly into the banking ecosystem.

More than 90 per cent of the customer base have become active users of PDPJ. It also achieved an 83 per cent reduction in cost-to-serve per client, while simultaneously preventing losses worth tens of millions of dollars through its advanced AI-driven fraud-detection systems. The model has given small and medium-sized enterprises an efficient new way to interact with banking services in Brazil.

Banco Bradesco's architectural progress extended well beyond AI and SME banking. In risk management, the bank has re-architected its credit-loss provisioning process. By migrating to a modern lakehouse architecture on Microsoft Azure and Databricks, it has reduced the execution time for its expected credit loss calculations by more than 90 per cent, dropping from 30 hours to 2.5 hours. This shift has delivered a fully automated, auditable process that minimises manual interventions and enhances regulatory compliance.



Building on these foundations, the bank has successfully transformed open finance from a regulatory requirement into a strategic engine for credit. By integrating external market data into its internal credit engines, Bradesco has moved beyond partial internal history to evaluate a client's real-time financial position. This has generated R\$8bn (£1.2bn) in highly qualified credit proposals and expanded access to fair, personalised lending.

These structural advancements directly feed into the bank's client-facing transformation projects. One example is the Bradesco Principal segment, a bespoke experience for high-net-worth clients. This initiative involved integrating more than 60 legacy and modern systems to create a unified Cockpit 360° system for 4,500 relationship managers. By centralising real-time data and actionable insights, the bank has achieved hyper-personalisation at scale, bolstered by native international integration with Bradesco Bank in Miami.

Another impactful innovation came in payments. By integrating its BIA intelligence assistant with WhatsApp, the bank has turned a standard chat into a secure banking interface. Customers can now execute instant transactions with Pix — Brazil's most popular payment method — using both natural language and voice commands. Bradesco now processes around a billion Pix transactions a month.

The new approach replaces traditional, high-friction app journeys with simple payments on the country's most widely used messaging platform. It has reduced the transaction journey by two-thirds and cut completion time by 75 per cent, improving accessibility for users who struggle with complex banking interfaces.

Collectively, these innovations have won Banco Bradesco the global prize. Marcelo Noronha, the bank's chief executive, points to the diversity of the initiatives.


"Leveraging an agile-at-scale operating model and a mobile-first ecosystem with frictionless journeys, our investments in AI, advanced analytics, application modernisation, cybersecurity, resilience and talents are redefining banking, setting a global benchmark for customer-centric innovation and expanding financial inclusion," he says.

**A message from Francesco di Marcello, chief information officer/ executive director and Cíntia Scovine Barcelos, chief technology officer/executive director, Bradesco**

**Francesco Di Marcello** – Receiving the global recognition as Best Bank for technology is a proud moment for all of us at Bradesco

**Cíntia Scovine Barcelos** – We made a simple choice: to put technology at the heart of everything we do. Technology is the business.

**Francesco Di Marcello** – We move faster by working agile@scale. We broke silos, empowered teams and focused on one thing above all that is our client. What they need, when they need it and how they need it.



**Cintia Scovine Barcelos** – We modernized our platforms leveraging multi-agentic. AI and turned data into real human experiences. More personal, more intuitive, and more relevant. As an AI-powered Organization we create business value at scale while helping define responsible AI financial services. This recognition is about impact, serving millions of people better.

**Francesco Di Marcello** – And above all, it´s about our people. Who challenged, build, and reinvent ourselves to be a better partner for our clients every single day.