



# Security Bank's seamless payments experience supports 90% growth in instant payments



Working with Capgemini, the bank sets the stage for market growth by simplifying processes for itself and customers, thanks to the integration of six payment rails

Security Bank Corporation is a leading bank in the Philippines with a strong presence in retail, corporate, commercial, MSME, and financial markets. The bank has a network of 348 branches and 708 ATMs and CAMs (as of April 2025) stretched across the country.

Striving to become the most customer-centric bank in the Philippines, Security Bank decided to invest heavily in digital technology. "We embarked on this technological transformation in 2022, with a 2025 horizon," says Lucose Erailil, the Executive Vice President and COO at Security Bank. "Our strategy is clear: to outpace the competition and set a new benchmark for the industry."

Outpacing the competition would require next-gen technology and an innovative approach to the customer experience. Security Bank recognized the need for a robust payment infrastructure that would support the growing volume of transactions in the market as well as its overarching transformation goals.

Establishing such infrastructure would require a multi-year journey unlike any other in the country. Acknowledging this reality, Security Bank sought a strategic partner to ensure a seamless transition forward. That's where Capgemini stepped in.

**Client:** Security Bank Corporation

**Region:** Philippines, Asia-Pacific

**Industry:** Banking and capital markets

**Client Challenge:** Security Bank wanted to support its digital transformation goals and deliver exceptional customer experiences with a robust payment infrastructure.

**Solution:** Working with Capgemini, the bank implemented a centralized payment hub gateway that converged all domestic and international payment rails onto a single platform.

## **Benefits:**

- Increased operational efficiency, scalability, and reliability transaction processes
- Supported 90% growth of InstaPay 2.0 transactions, up to 3 million monthly
- Grew annual volume of transactions by 20 – 25%
- Increased availability of online services to 99.9%
- Enhanced customer experience with improved notification system



“ We leveraged Capgemini’s SI partnership, payment center of excellence, strong PMO, delivery excellence, payments testing capabilities for the program implementation.”

**Stephen John Bell, Head of Transformation,  
Security Bank Corporation**

## The roadmap to success

To improve the organization’s digital ecosystem, Security Bank and Capgemini partnered to design, develop, and implement a state-of-the-art Payment Hub Gateway (PHG) platform that would converge various payment channels, ensuring better customer experiences and real-time processing.

From start to finish, Capgemini advised and helped, beginning by redefining the bank’s processes in line with their needs for future growth. To select the ideal solution, Security Bank and Capgemini evaluated various platform options, shortlisted potential vendors, and finally came to a decision. The chosen PHG platform was designed to converge all domestic and international payment rails into a single hub – the first of its kind in Philippines and the first transaction banking platform to utilize an offshore cloud infrastructure, specifically Amazon Web Services (AWS), in Singapore.

In the implementation stage, ensuring a seamless transition for Security Bank and its customers throughout this transformation required a well thought roadmap. The project was divided in two different release stages and prioritized a gradual transition to ensure that the customer experience would be uninterrupted throughout the entire transformation.

The first release prioritized alignment between Security Bank operations and the PHG platform. It also introduced the first payment rail: InstaPay. Meanwhile, the second release was broken into three different steps, across which the project team implemented six new payment rails (InstaPay, PESONet, PDDTS, SWIFT, PhilPaSS, and On-us) that were fully integrated into Security Bank’s PHG platform.

## Building a digital future

The next-gen PHG was well-received by Security Bank’s customers. Following the successful implementation of the first release, Security Bank achieved 3 million monthly InstaPay 2.0 transactions and an annual increase in transaction volume of roughly 20-25%. Security Bank’s customers now benefit from a seamless and consistent payment experience, regardless of the specific payment method they select.

The bank has also achieved new levels of reliability and agility following the platform implementation, due in part to its microservices architecture and AWS cloud infrastructure. The improved service offering already maintains a 99.9% availability percentage and delivers improved levels of operational efficiency and an elevated customer experience.

Security Bank’s platform also provides a foundation for future improvements and ambitions in line with their wider digital transformation strategy. Customers will have access to features that were previously unavailable in the market, including real-time FX capabilities as well as additional use cases from BSP and BancNet.

Security Bank is currently progressing towards the implementation of additional payment schemes and is eager to welcome the next waves of digital advancement.



## About Capgemini

Capgemini is a global business and technology transformation partner, helping organizations to accelerate their dual transition to a digital and sustainable world, while creating tangible impact for enterprises and society. It is a responsible and diverse group of 340,000 team members in more than 50 countries. With its strong over 55-year heritage, Capgemini is trusted by its clients to unlock the value of technology to address the entire breadth of their business needs. It delivers end-to-end services and solutions leveraging strengths from strategy and design to engineering, all fueled by its market leading capabilities in AI, generative AI, cloud and data, combined with its deep industry expertise and partner ecosystem. The Group reported 2024 global revenues of €22.1 billion.

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## About Security Bank

Established in 1951, Security Bank is a leading universal bank in the Philippines and is publicly listed with the Philippine Stock Exchange (PSE:SECB) since 1995. It specializes in retail, corporate, commercial, and MSME banking, offering services such as lending, leasing, foreign exchange, stock brokerage, investment banking, and asset management. Known for its BetterBanking brand promise, the Bank provides professional, hassle-free, and personalized solutions. Its strategic alliance with MUFG Bank, Ltd., Japan's largest bank, gives customers access to a broad global network. Security Bank is highly recognized for innovation, leadership, and management excellence, distinguishing itself as a strong, independent institution.

**[www.securitybank.com](https://www.securitybank.com)**

