ACI Worldwide and Security Bank Philippines Set New Benchmark for Enterprise-wide Payments Modernization

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Unified, cloud-ready payment platform powers 35% transaction growth, triples processing capacity

OMAHA, Neb. & SINGAPORE--(BUSINESS WIRE)--May 14, 2026-- ACI Worldwide (NASDAQ: ACIW), an original innovator in global payments technology, and Security Bank Corporation (Security Bank), a leading universal bank in the Philippines, today announced that they won the "Best Payment Technology Initiative in Asia Pacific" at The Asian Banker (TAB) Global Financial Technology Innovation Awards 2026. This award recognizes Security Bank and ACI Worldwide's transformation of payment infrastructure by consolidating fragmented systems into a unified, scalable payments platform that converges low and high-value ISO20022 real-time payment processing and automation across all channels.

This press release features multimedia. View the full release here: https://www.businesswire.com/news/home/20260514258391/en/



From left to right: Nicole Ranna Feliciano, Product Management and Payments Channel Head, Security Bank Corporation; Ong Chee Cheng, VP, Head of ASEAN, ACI Worldwide; Matthew Grech, VP, Head of Services, Asia Pacific, ACI Worldwide

What sets this initiative apart is its enterprise-wide scope and forward-looking architecture. Security Bank and ACI transformed the entire payments orchestration layer across all lines of the bank's businesses, creating a single platform that supports continuous innovation, regulatory compliance and ecosystem expansion. It integrates transaction processing, monitoring, investigation, and reporting into a single operational environment, reducing manual intervention and improving straight-through processing. At a time when digital commerce is accelerating, and expectations for speed, reliability, and security are rising, the initiative establishes a new standard for how banks can transform payments into a strategic growth engine.

"While many payment transformation efforts focus on infrastructure modernization, this initiative delivers clear business value. By simplifying operations, accelerating time to market, and enabling new revenue models, it moves beyond modernization to creating a competitive advantage for the bank," said Leslie Choo, Senior Vice President, Managing Director – APAC, ACI Worldwide. "In partnership with Security Bank, we transformed the payments backbone, replacing fragmented layers with a unified, intelligent orchestration layer. This goes beyond speed, giving Security Bank the control, agility, and resilience to lead in a digital economy and raise the bar for the region."

The initiative reflects the bank's proactive approach to addressing long-standing industry-wide challenges of fragmented systems, limited scalability and inconsistent customer experiences. The new platform unifies payment processing across multiple payment rails, enabling standardized workflows, greater automation, and full operational visibility across the payment lifecycle. Built on a modern, microservices-based architecture and deployed in a cloud-native environment, the platform is ISO 20022-native, ensuring interoperability and readiness for evolving regulatory requirements while maintaining compatibility with legacy systems.

"This transformation goes to the heart of how we serve our customers and grow as a bank," said John Cary Ong, Executive Vice President and Wholesale Banking Segment Head from Security Bank Corporation. "Payments are no longer a back-end utility. They are a front-line experience and a competitive differentiator. Together with ACI, we have built a modern payment platform that allows us to move at the speed of our customers, scale with confidence, and innovate without being held back by legacy constraints."

Delivered through a highly collaborative model between Security Bank and ACI, the initiative combined deep domain expertise, agile execution, and strong executive sponsorship. A phased rollout approach enabled rapid time-to-value, with InstaPay going live within 10 months and scaling to more than 10 million transactions per month shortly after. The impact of the initiative has been both immediate and sustained. Transaction volumes across domestic payment rails increased by 35% year-on-year, while the platform tripled transaction processing capacity and achieved 99.99% uptime, demonstrating exceptional scalability and operational resilience.

About ACI Worldwide

ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers, and merchants can drive growth, while continuously modernizing their payment infrastructures, simply and securely. With 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

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About Security Bank Corporation

Established in 1951, Security Bank is one of the Philippines' leading universal banks, and is publicly listed with the Philippine Stock Exchange (PSE:SECB) in 1995. The Bank's major businesses cover retail, corporate, commercial, and business banking, offering a wide range of services including financing, leasing, foreign exchange, stock brokerage, investment banking, and asset management.

Security Bank differentiates itself from competition as a strong, independent, domestic bank with a global reach. The Bank provides superior customer experience in line with its brand promise of BetterBanking, stemming from an in-depth understanding of customers' needs and providing solutions in a

professional, problem-free, personalized and prompt manner. With the Bank's strategic partnership with Mitsubishi UFJ Financial Group (MUFG), the largest financial group in Japan, it is also able to provide customers access to an extensive global network.

The Bank has been recognized by international and local organizations for its continuous product innovation, market leadership, and best-in-class management practices. More information is available on www.securitybank.com

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