

Investing in Network Modernization: How RCBC Achieved Efficiency and Cost Savings with Versa Secure SD-WAN



Company Overview

Rizal Commercial Banking Corporation (RCBC) is one of the largest commercial banks in the Philippines, with over ₱1.3 trillion in total resources. Over the last 60 years, RCBC has specialized in a wide range of banking and financial products and services to cater to diverse customer segments. The bank provides consumer, commercial and corporate lending products, deposits and cash management solutions, treasury products, remittance services, and mobile banking services.

RCBC has extensive delivery channels to better serve its increasing customer base with 469 branches, 1,468 ATMs, and 5,855 ATM Go terminals represented across all 82 provinces of the Philippines.

The Philippine economy is transitioning from agriculture to one based more on services and manufacturing. It has experienced substantial economic progression in recent years, and with a GDP growth forecast at over 6% per year for the next 5 years, the country has emerged as one of the fastest-growing economies in the world. In this economic environment, it's imperative that RCBC, as one of the Philippines' largest banks, builds a secure and scalable foundation to support this momentum.

The successful deployment of Versa Secure SD-WAN proves a pivotal milestone in RCBC's digital reinvention. RCBC is now set to revolutionize its network management, fortify security measures, and considerably boost operational efficiency across its expansive branch and ATM network.

"Moving to Versa Secure SD-WAN is critical to RCBC's business as it not only simplifies network management and strengthens security across our extensive branch and ATM network, but also noticeably enhances the customer experience by ensuring reliable, high-performance connectivity. This strategic partnership with Versa positions us to be future-ready, enabling us to scale our network to accommodate rising demands while upholding our commitment to exceptional service," says Nilo Zantua, Senior Vice President, Chief Technology Officer and Group Head of RCBC IT Shared Services.

Solving the Challenges of a Complex Network

Coming out of the pandemic, RCBC saw a shift in their customers' banking usage pattern. Traditionally, banking transactions happened primarily at the bank's branches during business hours. But during the pandemic, with so many of their customers working from home and 95% of their employees working remotely, the

Industry

Banking

Challenges

- ✓ **Elevate customer and user experiences** across geographically diverse locations through consistent and high-performance connectivity
- ✓ **Strengthen network resiliency, security, and centralized control** across the bank's intricate wide area network (WAN) infrastructure
- ✓ **Enable scalable development** by aligning network capabilities with accelerating strategic initiatives and broad-based business expansion



pattern changed dramatically. The bank saw online transaction volumes grow 500-600%. They realized that the legacy business model would no longer work, and they needed to accelerate their digital advancement initiative to support the business. RCBC began to move decisively into the cloud and engage partners in a managed service model to allow them to move quickly and at scale.

One of the areas that began to encounter pressure was their network performance, with internal users starting to experience some application performance slowdowns. Nilo Zantua, SVP and CTO for RCBC, engaged the various business units who were impacted to understand their overarching business objectives. Together, they identified that improving user experience for internal customers was essential for them. With this “north star”, Zantua pulled together a hybrid team of internal network and security staff, combined with an externally managed network and security services team from Trends and Technologies Inc. Their collective mission – select a next-generation SASE solution to revamp their branch and ATM networks to deliver secure connectivity with a delightful user experience. More importantly, deliver the solution within three months during monsoon season—before their contract expiration with their current vendor.

For the vendor selection process, RCBC started with the end in mind. They created a vision of the “end state” they needed to achieve and expected outcomes. Then they interviewed the top SASE vendors in the market and asked them how they could deliver these outcomes. This gave the bank a clear understanding of the technology available to them. Based on these meetings, RCBC asked three vendors to deliver Proof of Concept projects with specific evaluation criteria, and a commercial proposal, to see how well the talk met the technology. At the conclusion of these projects, the team had a clear ranking containing technical and commercial details which they brought to their board of directors for approval. With this well-supported proposal aligned to the needs of the business, RCBC were able to get quick approval, selecting Versa Networks and the VersaONE™ Universal SASE platform as the most superior in technical capability.

“RCBC chose Versa Secure SD-WAN for its cutting-edge technology that seamlessly integrates security and performance, essential for our digital transformation journey. This partnership not only enhances our operational efficiency but also aligns with our commitment to providing a superior banking experience, allowing us to adapt swiftly to emerging market demands,” shares Zantua.

Accelerating RCBC’s Technology Transformation Journey

Managing a network of this scale is a comprehensive task, with challenges ranging from maintaining consistent performance and security to ensuring operational efficiency. Before adopting Versa, RCBC struggled with maintaining operational efficiency and consistent network performance due to outdated network infrastructure and a lack of integrated security features. The multilayered nature of managing multiple disparate systems led to increased latency and

Results

- ✔ **Streamlined Network Management:** Centralized control enables branch and ATM management from a single platform, ensuring consistent policy enforcement.
- ✔ **Built-in, Scalable Security:** Fully integrated security features protect all branches and dispersed ATMs without requiring standalone security devices at each site.
- ✔ **Advanced Network Performance:** Intelligently managed traffic and prioritized critical applications significantly boost bandwidth capacity and utilization across branches and ATMs.
- ✔ **Cost Savings and Operational Efficiency:** Materially reduced operational costs and optimized network efficiency free up resources to improve services and customer experience.
- ✔ **Seamless, Secure Banking at Scale:** All bank customers receive consistently secure, high-quality banking experiences regardless of their geographic location.

connectivity issues, ultimately impacting customer experience. This inefficiency hindered the bank's ability to scale operations effectively and respond to the rapidly evolving digital landscape.

Versa Secure SD-WAN addresses these challenges head-on. By centralizing control, the solution simplifies the management of RCBC's network, allowing the bank to oversee all branches and ATMs from a single platform. This reduces the complexity of managing multiple locations and ensures that security policies are consistently applied across all sites.

Security was another foundational concern, particularly for a distributed network spread across numerous branches and dispersed ATMs. Versa Secure SD-WAN integrates advanced security features directly into the network, ensuring that every location is protected without the need for standalone security devices at each site.

"Delivering an ideal and seamless customer experience is crucial for RCBC, as it reflects our commitment to meeting the dynamic needs of our clients in a competitive banking landscape. A smooth and efficient banking journey not only builds trust and loyalty but also empowers our customers to access services effortlessly, enhancing their overall satisfaction," adds Zantua.

Network performance is essential for delivering a seamless customer experience. Versa Secure SD-WAN optimizes bandwidth usage through intelligent traffic management, ensuring that critical applications are prioritized and performance is maintained across the network. The deployment included equipping branch data centers with 20G NGFW and SD-WAN capacity, and equipping ATM data centers with 5G SD-WAN capacity. Branch equipment supported 200Mbps NGFW and SD-WAN, while ATM equipment supported 100Mbps SD-WAN. Prior to this deployment, standard branch and ATM network bandwidth was set at 20Mbps, with current branch link utilization now peaking at 85% per location.

"We are dedicated to providing our customers with seamless and secure banking experiences, and the deployment of Versa Secure SD-WAN represents a significant milestone in our digital adoption journey," explains Zantua.

"Since deploying Versa, RCBC has experienced significant enhancements in network performance and operational efficiency."

has streamlined our operations, improved connectivity across branches, and enabled us to respond swiftly to customer needs, ultimately transforming the banking experience for our clients."

After deploying Versa, RCBC has realized meaningful savings in both time and money, streamlining operations that have led to a reduction of overall operational costs and a marked increase in network efficiency. This change initiative has enabled the bank to allocate resources more effectively and enhance service delivery.

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Nilo Zantua, Senior Vice President, Chief Technology Officer and Group Head of RCBC IT Shared Services, RCBC

"Versa Secure SD-WAN has not only simplified network management and strengthened security across our extensive branch and ATM network," says Zantua. "But it has also empowered us to greatly enhance the customer experience by ensuring reliable, high-performance connectivity. With Versa, we are positioning RCBC to be future-ready – ensuring our network can scale responsively to meet demand and deliver consistently outstanding service."

Reflecting on the advantages gained through RCBC's technology transformation effort, Zantua adds, "Since deploying Versa, RCBC has experienced significant enhancements in network performance and operational efficiency. The integration of secure SD-WAN technology

Charting a New Course in Digital Innovation

As RCBC continues to expand, the ability to scale its network is crucial. Versa Secure SD-WAN provides the scalability and flexibility required to support this progress, enabling the seamless addition of new branches and ATMs with minimal reconfiguration effort.

"The future of banking technology lies in embracing innovation and integration, where seamless digital experiences powered by secure, scalable solutions will redefine customer engagement. As we navigate this increasingly transformative landscape, it is imperative for banks to prioritize agility and responsiveness to address the shifting needs of consumers and maintain a competitive edge," concludes Zantua.

RCBC's successful deployment of Versa Secure SD-WAN exemplifies how cutting-edge networking solutions fuel business growth, reinforces a strategic commitment to innovation to deliver superior customer service, and demonstrates the transformative impact of valuable partnerships.

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About Versa

Versa, a global leader in SASE, enables organizations to create self-protecting networks that radically simplify and automate their network and security infrastructure. Powered by AI, the VersaONE Universal SASE Platform delivers converged SSE, SD-WAN, and SD-LAN solutions that protect data and defend against cyberthreats while delivering a superior digital experience. Thousands of customers globally, with hundreds of thousands of sites and millions of users, trust Versa with their mission critical networks and security. Versa is privately held and funded by investors such as Sequoia Capital, Mayfield, and BlackRock. For more information, visit <https://www.versa-networks.com> and follow Versa on [LinkedIn](#) and X (Twitter) [@versanetworks](#).



Versa Networks, Inc. 2550 Great America Way, Suite 350, Santa Clara, CA 95054
Tel: +1 408.385.7660 | Email: info@versa-networks.com | Website: www.versa-networks.com

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