



Customer success story:

How PTSB Delivered Real-Time Payments with Eastnets



OVERVIEW

Raising the Bar for Instant Payments in Europe

Permanent TSB (PTSB), one of Ireland's leading retail banks had to meet the challenge of aligning with the EU's SEPA Instant Payments mandate, which requires payments to be completed within 10 seconds, 24/7, with full regulatory compliance.

To meet this demand, PTSB partnered with Eastnets to implement a real-time screening and payments architecture built for resilience, scalability, and speed. Powered by SafeWatch Screening V5, the solution enables secure, instant payments across multiple environments while maintaining strict SLAs and regulatory accuracy.

THE CHALLENGE

10 Seconds or Less, No Room for Error

PTSB needed a solution that could process high volumes of instant payments across two geographically dispersed data centres, each supporting multiple integrated environments: BAU, SIT, Pre-Prod, and Production.

The project had to account for the coordination of cross-functional teams and third-party environments, some outside PTSB's direct control, while still delivering a seamless and compliant customer experience.

Core challenges:

- Meeting the 10-second SLA for payment processing end-to-end
- Ensuring compliance screening was real-time, precise, and aligned with FATF16 and ISO 20022
- Orchestrating complex workflows across interconnected systems and delivery teams
- Building a solution with redundancy, fault tolerance, and scalability at its core

THE SOLUTION

Enterprise-Grade Architecture, Real-Time Precision

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PTSB deployed SafeWatch Screening V5 as the compliance engine for its SEPA Instant Payments solution. The system was architected using:



OpenShift multi-cluster deployment across two data centres for high availability and container orchestration



Oracle RAC for horizontal database scalability and uninterrupted operations



MQ-based workflows for real-time message screening and regulatory alerting

The solution supports FATF16 compliance and real-time checks for ISO 20022 PACS.008 and PACS.004 messages. Extensive pre-production testing confirmed the system's ability to meet the 10-second SLA consistently under pressure.

THE RESULTS

Instant Payments, Seamless Compliance

PTSB's achievement in deploying this complex, resilient system reinforces its reputation as a leader in innovation

and a trusted provider of fast, compliant, and customer-centric banking services. Achieving the following results:

Live in production, with real-time payments consistently processed within 10 seconds

Zero downtime, with full geographic and architectural redundancy

Real-time screening against sanctions lists, ensuring EU compliance

Future-ready architecture designed to support growth and evolving regulatory demands

Operational excellence, with seamless performance across four live environments

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With Eastnets, we achieved our set goals—delivering a seamless SEPA Instant Payments solution under a strict regulatory deadline. Their technology and expertise gave us the confidence to build a system that not only meets compliance requirements but also enhances the speed and reliability our customers demand. The collaboration was instrumental in positioning us as leaders in instant payments.”

- Sinéad Doyle | Head of Financial Crime Operations|

ABOUT EASTNETS

Eastnets is a global provider of compliance and payment solutions for the financial services sector.

Through our experience, expertise, and technology, we enable safe and secure participation in the global financial economy for over 800 financial institutions globally, including 15 of the top 50 banks and 22 of the world's central banks. For more than 40 years, we've

worked to keep the world safe and secure from financial crime. We do this by helping our partners manage risk through sanction screening, transaction monitoring, analysis, and reporting, plus industry-leading consultancy and customer support.