B100

ABANCA: Promoting financial, personal, and planetary health with a digital bank supported by Google Cloud

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GOOGLE CLOUD RESULTS

✓ Built infrastructure and launched a new digital bank in just eight months

✓ Reduced time needed to deploy new services by more than 66%

✓ No major incidents in first 10 months of operation

✓ Accelerates new security feature deployment from three months to less than one month

ABANCA establishes a new subsidiary, a 100% digital banking brand called B100,

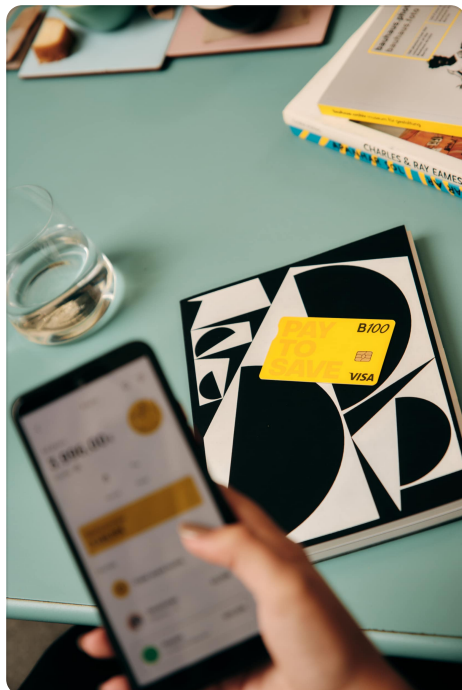# in just eight months with support from SNGULAR and Google Cloud.

Banking for customers and the planet

> "We had the advantage of starting from scratch with a new IT environment, and we wanted one of the best. Google Cloud gave us the technology and support that we needed to bring B100 to customers."

Manuel Díaz Méndez
Head of IT, B100

[B100](#) is a digital bank built around an innovative concept: "healthy banking." More than just supporting customers' financial health, B100 also aims to improve personal and planetary health. Customers who meet daily step goals, for instance, may transfer money to an account with higher interest rates. Every time customers pay with a B100 debit card, the bank donates part of the fees to an organization called Gravity Wave that works to clean plastic from the ocean. It's a bank for people who want to make a positive impact and live their lives to the fullest.

Parent company ABANCA is known for being a bank that embraces innovation. B100 carries on some of the technologies, systems, and learnings from ABANCA, and was built from the ground up to be a fully digital experience.

The B100 and SNGULAR teams decided early on that it needed a public cloud to support the logic layer connecting customer-facing apps to ABANCA's banking services and third-party services. Google Cloud provides the resiliency, security, and performance that B100 needed to establish a fast-growing digital bank in just eight months.

Developing next-generation banking

B100 chose SNGULAR as its strategic partner from the very beginning. SNGULAR worked with ABANCA architects to learn about existing digital banking systems, recommend a new architecture for B100 on Google Cloud, and fill knowledge gaps as the team learned to develop systems for a digital-only environment. Google Cloud provided additional advice around best practices to help B100 achieve success. With Google Cloud and SNGULAR on the job, B100 set up the new cloud

"SNGULAR had the knowledge and experience to help us take advantage of the flexibility of Google Cloud. It's given us an opportunity to grow in a very short time to become a bank

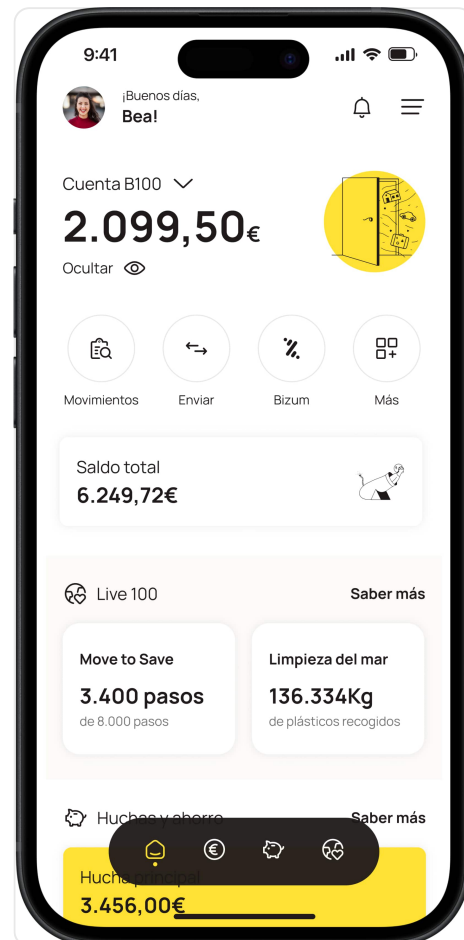environment and launched the company in just eight months.

"In B100, we have found a partner who values both the technology and the human relationship behind it," says Ramón García Soto, Director of Marketing and Partnerships at SNGULAR. "Understanding and sharing the project's purpose and values have been key to the success of the collaboration."

With Google Cloud, B100 now has a very stable environment that leverages the latest cloud technologies. Google Kubernetes Engine supports microservices, connecting B100 mobile apps and backend systems through robust APIs managed through Apigee X, Google's leading SaaS API Manager. While B100 could adopt some digital services from ABANCA, processes such as registering and onboarding new bank customers had to be created from scratch. Using microservices allows B100 to accelerate development, with Google Cloud adding the speed and ease needed to set up new environments as the bank grows and evolves. Adding a new security feature might take other companies three months to deploy, but B100 can in less than a month thanks to Google Cloud Armor and Apigee.

One of the biggest benefits of Google Cloud is how it adds

focused on sustainability."

Luis Franqueira
Head of Marketing,
B100

visibility to the technical environment since the business perspective through API monitoring.

Using BigQuery and Looker, B100 has the tools it needs to analyze the environment in real time and make sure that customers are receiving excellent digital experiences with fast and reliable service. As a financial institution, security is a top priority for B100. The increased visibility allows the bank to identify any potential threats faster, with Google Cloud Armor on hand to mitigate threats at scale.

In its first ten months of operation, B100 experienced no major incidents, either from security threats or downtime. The smooth operations have allowed B100 to establish itself as a top brand for people who want more from their banking. For example, B100 has a new health challenge that aligns with social concerns worldwide and reinforces its core brand concept: healthy banking.

ABANCA Corporacion Bancaria, S.A., is a leading bank in Spain that combines traditional banking with the latest technology. B100, a subsidiary of ABANCA, is the biggest cloud-native initiative from the company.

Industry: Financial Services

Location: Spain

Products: Google Kubernetes Engine, Apigee, Cloud Armor, BigQuery, Looker

About Google Cloud partner- SNGULAR

SNGULAR is a technology innovation partner with decades of expertise in bringing groundbreaking technology services and projects to life for industry leaders.

GOOGLE CLOUD PARTNERS

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Multicloud

Global infrastructure

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