



Banco Santa Cruz

Customer case study
Click to Pay



Banco Santa Cruz – Customer case study

Payment Services

In July 2025, Banco Santa Cruz, a leading issuer in the Dominican Republic, reached a key milestone by becoming the first Click to Pay certified bank in the region. This achievement came ahead of Visa's regional mandate deadline and was made possible through its strategic collaboration with Thales.

With more than 600,000 personal and business customers across 51 branches, Banco Santa Cruz successfully leveraged the Thales D1 Click to Pay solution to ensure full compliance with Visa's requirements, accelerate digital adoption, and offer a seamless, secure checkout experience for its cardholders.

This rapid transformation reinforces Banco Santa Cruz's role as an innovation leader in the Caribbean financial sector.

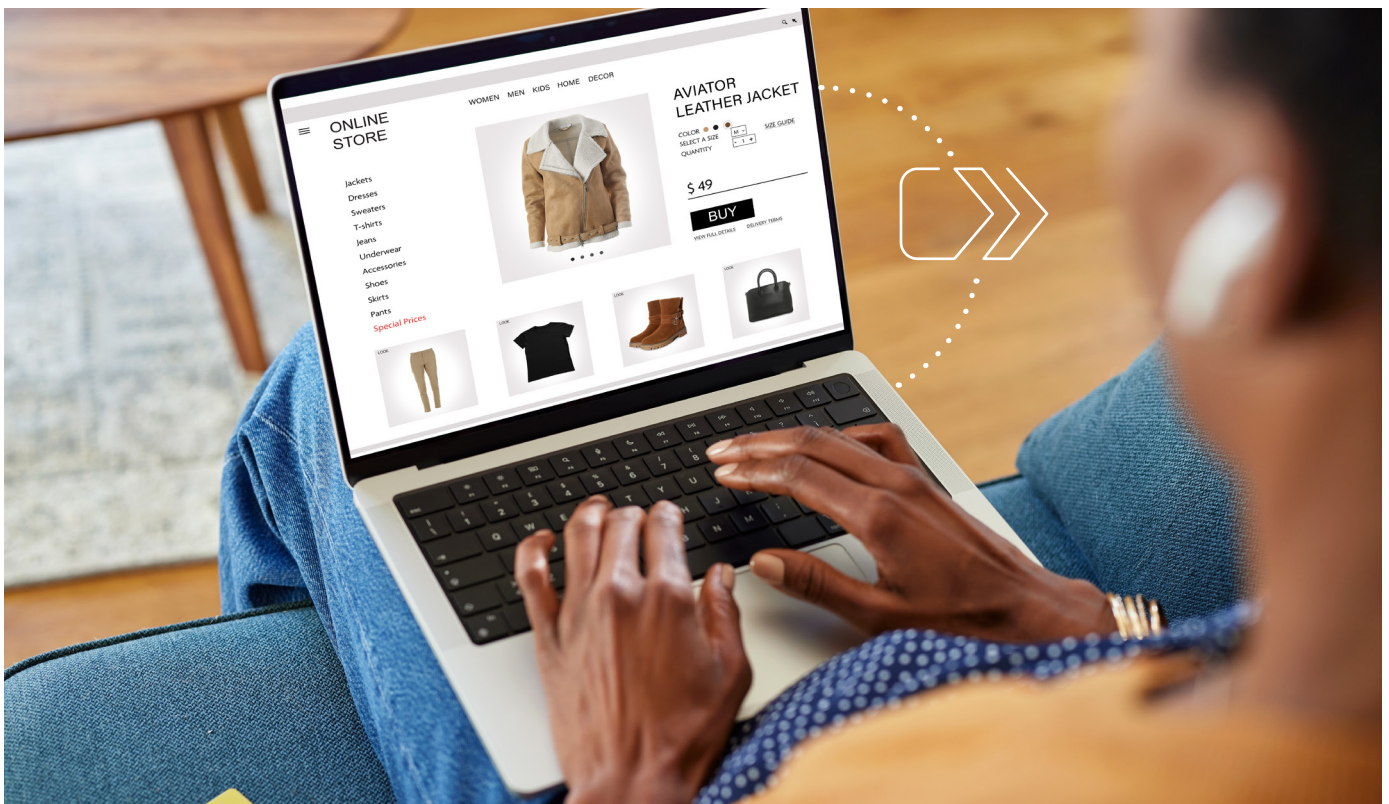
Challenges

Visa's Click to Pay mandate requires all issuers in the region to enroll their eligible cardholders into a secure and interoperable online checkout experience.

Determined to meet this mandate without disrupting customer service, Banco Santa Cruz committed to ensuring full enrollment across its entire Visa card portfolio. With a clear ambition to position itself as a regional pioneer in digital payments, the bank relied on Thales, its long-standing partner for tokenization and push provisioning, to lead the end-to-end implementation of the Click to Pay solution with speed, confidence, and precision.

“The implementation of Click to Pay is part of our ongoing effort to adapt our services to new digital consumption habits. This online checkout experience allows us to offer our customers a more direct online payment alternative, without additional processes or complex registrations.”

Rafael Jiminian, Executive Vice President of Personal Banking Business, Banco Santa Cruz



How Thales D1 helped

Thales provided comprehensive end-to-end support, covering everything from consulting to integration and certification, enabling a smooth and accelerated rollout of Click to Pay.

Banco Santa Cruz chose Thales for several key reasons. Thales was the first third-party iTSP certified by Visa under the Click to Pay Aggregator Model, demonstrating a proven track record of success. The company had already established a strong partnership with Banco Santa Cruz through previous projects involving tokenization and push-to-wallet capabilities.

Moreover, Thales' scalable, secure, and reliable D1 Digital Issuance Platform, combined with agile delivery and deep expertise in digital card lifecycle management, made it the ideal partner.

Thales' support encompassed the integration and certification of lifecycle management APIs, seamless backend integration with the bank's digital channels, and the gradual onboarding of the entire Visa card portfolio into the Click to Pay program.

RESULTS



Launch achieved within 3 months of iTSP Aggregator certification.



250,000+ digitized card accounts will be available in Click to Pay.



No service disruption, ensuring continuity for end users.



Lifecycle APIs fully available via Banco Santa Cruz's digital channels.

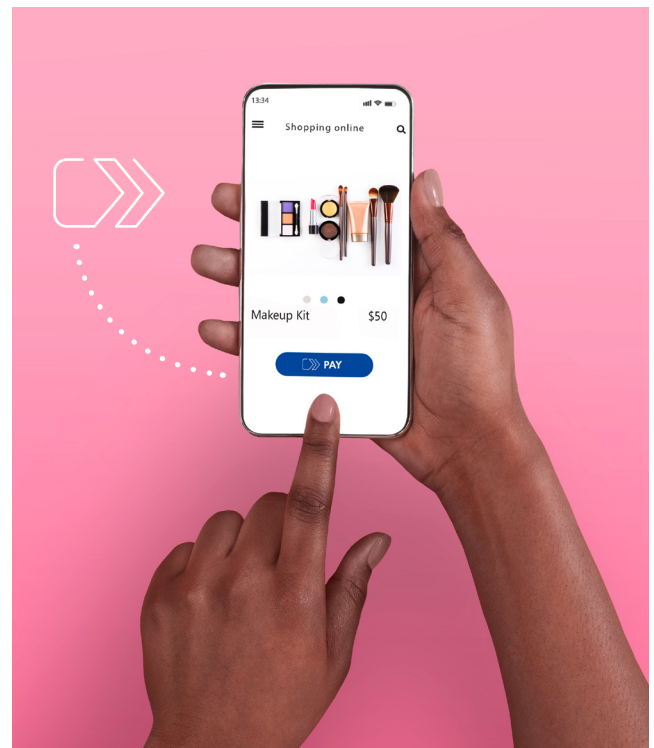
The speed and quality of this implementation reflect the agility of the Thales D1 platform and the strength of the partnership with Banco Santa Cruz.

Strategic partnership

This success was built on a foundation of trust and proven collaboration between Banco Santa Cruz and Thales. It combined Banco Santa Cruz's deep understanding of local banking and customer needs with Thales' certified Click to Pay Aggregator capabilities.

“Our partnership with Banco Santa Cruz illustrates our vision to revolutionize digital payments by ensuring a seamless cardholder onboarding process. This milestone not only enhances security but also delivers an unparalleled online checkout experience. We are excited to have empowered Banco Santa Cruz to accelerate its deployment, showcasing our global expertise.”

François Chaffard, Director of Digital Payment Services at Thales



Both partners share a strong commitment to digital transformation and excellence in execution. Together, Banco Santa Cruz and Thales are paving the way for the future of digital payments in Latin America.



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