

PHL digital payment landscape now maturing

THE PHILIPPINES' digital payment landscape is likely to develop further this year as more Filipinos prefer to go cashless, with interoperability expected to be a priority as consumers want frictionless transactions.

Digital payments now have a bigger role in everyday commerce in the country and has now become a necessity for both consumers and merchants from just being a nice-to-have, according to Fiuu, a payments service provider operating in Southeast Asia, including the Philippines.

This shift was partly driven by the Bangko Sentral ng Pilipinas' (BSP) push to digitalize retail transactions to improve financial inclusion and the development of the country's real-time payments infrastructure, which has

led to the growth of cashless and contactless transactions.

"The digital payment landscape is moving into a more mature phase as we enter 2026, shaped as much by infrastructure and regulation as by consumer behavior," Fiuu Chief Executive Officer Eng Sheng Guan said.

"Our focus at Fiuu in the Philippines is on supporting merchants as expectations rise, daily digital payment usage accelerates, and the ecosystem continues to mature."

Consumers in the Philippines now expect convenience, value, and security as standard when making online payments, the company said.

"Retailers are using payments as strategic tools for growth, engagement, and risk management. Banks and wallets are differentiating themselves through

interoperability, compliance capabilities, and trust," it added.

"Infrastructure, regulation, and consumer behavior are increasingly aligned, setting clearer parameters for success. In this environment, market leadership will be defined not by rapid adoption alone, but by the ability to deliver consistent, interoperable, and secure payment experiences at scale."

Interoperability has become more important as consumers want to be able to pay with any card or wallet without friction, it said.

"The arrival of Apple Pay and Google Pay significantly raises consumer expectations around universal acceptance, while 24/7 payment rails remove timing and availability as limiting factors... As a result, fragmented ecosystems, limited wallet acceptance,

or system downtime increasingly result in abandoned transactions rather than workarounds."

Retailers are beginning to adopt multi-wallet checkout systems to cater to their customers' needs to maximize their sales, it said.

"Interoperability in 2026 is not about innovation. It is about meeting minimum commercial expectations in an increasingly competitive retail environment where consumers expect to tap and pay instantly, regardless of channel or purchase size," Mr. Eng said.

More consumers in the country are also shifting towards contactless and card-based payments, even for small-value transactions like transport and dining, which were previously done with cash, which shows that they are becoming more comfortable with going

cash-lite and cashless as a default, Fiuu said.

Meanwhile, flexible payment options like embedded credit and buy now, pay later are also growing, supported by better regulatory controls and identity verification.

"Consumers remain open to embedded credit when it is seamless, transparent, and secure. Trust is increasingly the deciding factor, rather than access alone. Importantly, the growing familiarity with using cards for everyday spending is also normalizing short-term credit as a routine payment behavior, not just financing tools for large purchases," Fiuu said.

"For retailers, embedded finance offers clear upside, including higher basket sizes and improved conversion rates. However, partnerships are

becoming more selective. Merchants are prioritizing providers that can balance speed with compliance, ensuring growth does not introduce regulatory or reputational risk."

Mr. Eng said platforms that ensure strong customer protection, transparency, long-term trust, compliance, and governance will drive the expansion of embedded finance in the Philippines.

The share of online payments in monthly retail transactions stood at 57.4% in terms of volume and 59% in value terms in 2024, BSP data showed. These are up from 52.8% and 55.3%, respectively, in 2023.

The central bank wants digital payments to make up 60%-70% of the total volume of retail payments by 2028 in line with the Philippine Development Plan. — **Bettina V. Roc**

Why agentic AI and real-time data could be groundbreaking for mining operations

By Floyd Davis

THE MINING INDUSTRY has notoriously been defined by caution, favoring incremental improvements over radical transformation. But today's operational pressures, coupled with the growing competitive advantages of agentic AI, are forcing a rethink, pushing even the most conservative operations to reconsider how technology underpins their core operations. Nearly 70% of global mining companies are already integrating AI-driven technologies into their operations, signaling a clear shift from experimentation to enterprise-wide deployment.

In Asia-Pacific (APAC) countries like Australia, where mining contributes around 75% of the country's exports, and Indonesia, where the sector is projected to grow at a compound annual growth rate (CAGR) of 8.1% through 2031, investment in AI is rapidly accelerating to improve safety, boost productivity, and meet mounting sustainability expectations. Yet, beneath this momentum lies an uncomfortable reality: AI alone rarely delivers impact at scale.

In an industry defined by remote sites, harsh conditions, and highly distributed systems, AI lives and dies by the quality, timeliness, and context of data. Many mining organizations are discovering that legacy, batch-based architectures simply cannot keep pace, leaving even the most advanced AI mod-

els starved of the real-time insight they need to act efficiently.

THE GAP BETWEEN DATA AND DECISIONS

Mining operations generate a continuous stream of signals — from equipment telemetry and environmental sensors to safety alerts and logistics updates. Yet much of this data remains trapped in silos across operational technology (OT), IT systems, edge devices, and cloud platforms. As AI is introduced into mining environments, AI models and agents are layered onto this already complex landscape, further amplifying the challenges of siloed and poorly connected data flows.

Traditional batch-based integration and point-to-point connections struggle to keep up. Latency increases, visibility is limited, and information often arrives too late to be useful (if at all). It's little surprise that 60% of mining professionals report having insufficient information to make data-driven decisions. This fragmentation is where many AI initiatives falter — not because the models lack sophistication, but because the data feeding them is delayed, incomplete, or lacks operational context.

As a result, most AI deployments remain largely reactive. They analyze historical data, flag anomalies, and raise alerts, but stop short of driving action. Human operators are still required to interpret insights and determine next steps, introducing delays in environments where seconds can determine safety, uptime, or loss. Without a real-time, event-driven

foundation, even advanced AI remains an observer, rather than an active participant in mining operations.

MILLISECONDS MATTER IN MINING

To unlock the full potential of AI, mining organizations must rethink how data moves across their operations. Information can no longer be treated as static records, and every operational signal must be handled as an event — captured, shared, and acted on in real-time.

Mining is, at its core, a sequence of time-critical events: a temperature spike in a crusher, a deviation in haul truck performance, a sudden change in weather, or an unexpected safety hazard. Each demands immediate attention, and even minutes of latency can translate into lost productivity, heightened risk, or operational disruption.

This is especially critical for agentic AI systems, which are only as effective as the events feeding them, requiring continuous access to timely, contextual, and reliable information. In practice, this could mean AI adjusting haul truck routes in real-time to avoid congestion; dynamically controlling ventilation systems in underground mines to maintain safe air quality; or predicting machinery maintenance needs before a breakdown occurs.

Across APAC, mining leaders are already exploring these capabilities. For example, a leading ore mine in Western Australia has deployed autonomous haulage systems using sensors and machine learning to enhance safety and accident prevention while optimizing operations.

STRIKING WHILE THE DATA'S HOT

An event-driven integration platform — provides the connective layer that enables this shift, allowing systems, sensors, and agents to share information as conditions change.

At the core of this architecture is the Event Mesh, which instantly routes 'events' — from sensor readings, system alerts, to operational updates — to any relevant system or AI agent that needs to respond. Layered on top is the Agent Mesh, a distributed layer of intelligence that uses shared context to automate workflows, detect anomalies, and maintain real-time situational awareness across operations.

Together, these layers enable AI to act autonomously or in coordination with humans, rather than simply analyzing historical data. In essence, the Event Mesh delivers the signal, and the Agent Mesh decides how best to act on it.

This real-time foundation is critical in mining, particularly for unmanned worksite operations like autonomous haul trucks or automated production systems, where every millisecond matters. With thousands of sensors and hundreds of actuators, a single centralized hub can create bottlenecks and single points of failure. Underlying EDA platform distributes information safely across multiple applications and agents simultaneously, allowing operations to scale effectively while maintaining speed and reliability.

For example, in a gold mine, AI could automatically adjust ore processing rates based on real-time sensor data, while

simultaneously alerting maintenance teams of equipment anomalies. In a coal operation, predictive AI could reroute autonomous trucks around sudden weather events or hazardous terrain.

Essentially, events power operational efficiency, and the agent mesh ensures AI agents operate with full, and real-time context to empower the decisions that matter the most.

STRIKING GOLD WITH THE NEXT ERA OF MINING

The future of mining will not be defined by who deploys AI first, but by who builds the infrastructure to make it effective at scale. Investment in AI in the mining industry has soared from less than \$200 million in 2020 to \$900 million in 2025, underscoring the sector's urgency for smarter, more efficient operations.

Ultimately, the success of agentic AI depends on access to high-quality, real-time data. Mining organizations that get it right stand to gain stronger margins, improved fuel efficiency, and safer operations.

Yet AI alone is not enough. Without a resilient foundation that ensures data flows continuously, decisions are governed, and workflows are automated, even the most advanced models fall short. The question is no longer whether agentic AI will transform mining, but how quickly leaders are willing to build systems that think, respond, and adapt as fast as the mining operation itself.

FLOYD DAVIS is the Solace vice-president for Solution Engineering, APJ & ME.

Megaworld moves forward with Ilocandia Coastown development

MEGAWORLD CORP. is moving forward with land clearing and infrastructure at its 84-hectare (ha) Ilocandia Coastown, a beachfront township launched in 2024.

The work includes building roads, utilities, and the first residential project in the area.

"We envision Ilocandia Beach Village transforming the landscape of the city by offering a unique and vibrant lifestyle that celebrates the beauty of Ilocandia's stunning coastline," Ilocandia Coastown Head of Sales and Marketing May Santos said in a statement on Wednesday.

Ilocandia Beach Village will cover 19.4 ha of coastal land with direct beach access. It will include 446 lots sized 230 to 406 square meters (sq.m.).

The project features a two-story clubhouse with modern tropical design, including a fit-

ness center, movement studio, and function hall for up to 160 guests.

Outdoor areas include a swimming pool with jacuzzi, pool deck with cabanas, and alfresco dining. The clubhouse connects to a central park with jogging paths, picnic grove, and multi-play court.

"In terms of infrastructure, Ilocandia Beach Village will also become the first village in Laoag City to feature an underground cabling system for all electrical and telecom utilities, in order to preserve the pristine, panoramic beauty of the beachside development," the company said.

Other features include linear parks with fitness trails, a kids' sand play area, a pet park with hydration stations, and an urban agri park with an edible garden. — **Alexandria Grace C. Magno**

Maya eyes US, Philippine dual listing

FINANCIAL TECHNOLOGY (fintech) firm Maya is targeting an initial public offering (IPO) in the second half of the year, with plans to list first in the United States and then on the Philippine Stock Exchange (PSE), Chairman Manuel V. Pangilinan said.

"Our target is to pursue a dual listing. That is what our foreign shareholders want, but we are insisting on the Philippine market as well," Mr. Pangilinan told reporters on the sidelines of an event on Wednesday.

The IPO is part of Maya's plan to raise new capital while allowing existing investors to exit and enabling PLDT Inc. to maintain its stake in the digital fintech company.

"PLDT and First Pacific together own a 39% stake. We want preemptive rights to the new share issue to maintain our stake at 39.6%. We are prepared to subscribe to the untaken portion of the primary offering," he said.

Mr. Pangilinan added that while the IPO is expected this year, the timeline remains uncertain. "It does not mean it will happen, but that is the target," he said.

China Bank Capital Corp. Managing Director Juan Paolo E. Collet said the dual listing is a "good option to support the local stock market," allowing more Filipinos to participate in the offering.

"The dual listing route will also enable Maya to access the highly liquid and sophisticated US equity market, which provides opportunities for better price discovery and more robust bookbuilding," he said in a Viber message.

Maya's existing shareholders include PLDT and First Pacific, which together hold 39.6%, as well as KKR & Co., Tencent Holdings, and the International Finance Corp.

Hastings Holdings, Inc., a unit of PLDT Beneficial Trust Fund subsidiary MediaQuest Holdings, Inc., holds a majority stake in *BusinessWorld* through the Philippine Star Group, which it controls. — **Ashley Erika O. Jose**

Century Properties launches housing project in Cavite

CENTURY PROPERTIES Group, Inc. (CPG) has launched Cerulean Residences, a 25-hectare house-and-lot development in General Trias, Cavite, under its subsidiary Century Limitless Corp., targeting the premium residential market.

Century Properties' first-home brand PHirst is also set to launch a new development in General Trias in March, further expanding the group's presence in Cavite.

"With Cerulean under our premium segment and continued PHirst expansion — including our move into Mindanao — we are building a truly nationwide platform that addresses multiple market segments," Century Properties President and Chief Executive Officer Marco R. Antonio said in a statement on Wednesday.

"By balancing our PHirst and Premium residential segments, we are able to sustain growth while expanding our footprint across the nation's key growth corridors," Mr. Antonio said.

PHirst recently entered Mindanao with the launch of PHirst Park Homes Gen San on Feb. 21, supporting its expansion as a nationwide first-home developer. Meanwhile, Century Limitless continues to expand CPG's premium portfolio in key locations.

"With two projects launching in General Trias this March — Cerulean Residences under Century Limitless and PHirst's new project — CPG continues to execute a dual-brand growth strategy: scaling its premium offerings while broadening access to quality homes through PHirst, all

under a strengthened and growing consolidated platform," Mr. Antonio said.

In the same regulatory filing, the company said it has allocated P12 billion in capital expenditures to support its 2026 projects.

CPG reported a 16.7% increase in net income after tax to P2.10 billion in the first nine months of 2025 from P1.80 billion a year earlier.

Consolidated revenues rose 15.2% to P12.31 billion from P10.69 billion in the same period in 2024.

PHirst accounted for P8.4 billion, or 69% of Century Properties' total revenues in the first nine months of 2025.

On Wednesday, Century Properties shares rose by one centavo, or 1.32%, to close at P0.77. — **Alexandria Grace C. Magno**

NGCP delivers early restoration of Unidos-Caticlan 69kV Line, normalizes power in Aklan

Power transmission system provider NGCP successfully energized the Unidos-Caticlan 69kV Line at 1:31 p.m. last Feb. 13—completing restoration works ahead of its March 2026 target and fully normalizing power transmission services in parts of Aklan Province. The temporary bypass line installed to maintain services during rehabilitation has now been safely disconnected. NGCP deployed 24 line gangs from other parts of the Visayas and Luzon to fast-track the project. The Unidos-Caticlan line runs through mountainous terrain, with structures spanning ridge to ridge. Unfavorable weather conditions brought about by Tropical Storm Basyang and limited working hours in compliance with safety regulations posed by the Civil Aviation Authority of the Philippines (CAAP) further added to the difficulty. Despite these constraints, the project was completed safely and efficiently ahead of the scheduled ASEAN Summit activities this March and the summer peak season in Boracay. 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