

INFRASTRUCTURE AS STRATEGY: HOW TATUM BANK ENHANCED OPERATIONAL RESILIENCE WITH OPEN ACCESS DATA CENTRES

The Company

Tatum Bank is a forward-thinking, customer-centric financial institution dedicated to offering innovative banking solutions.

Strategic Context and Intent

From inception, Tatum Bank approached infrastructure not as a back-end requirement but as a core strategic pillar. As a digital-first financial institution, it required a highly available, scalable, and low-latency environment capable of supporting real-time transactions and seamless customer experiences.

Regulatory expectations also shaped early decisions, with the Bank needing to demonstrate strong capabilities in data protection, disaster recovery and operational resilience before launch.

Rather than building its own data centre, which would introduce cost and complexity, the Bank partnered with OADC to accelerate deployment, ensure enterprise-grade reliability, and focus internal resources on innovation and service delivery.

Infrastructure resilience was embedded at a leadership level, treated as a board-level priority due to its direct impact on customer trust, revenue and brand reputation.

To mitigate risks, the Bank prioritised eliminating downtime, strengthening cybersecurity, ensuring robust disaster recovery and meeting regulatory compliance requirements.

Scalability and performance were equally critical, ensuring infrastructure would not constrain growth.



This strategy now underpins Tatum Bank's long-term digital transformation, enabling rapid deployment of new services, seamless ecosystem integrations and data-driven decision-making, all supported by a resilient and future-ready platform.

Governance and Regulatory Alignment

Regulatory frameworks from the Central Bank of Nigeria and the Nigeria Data Protection Commission played a central role in shaping Tatum Bank's infrastructure model. The Bank adopted a compliance-first approach, ensuring alignment with requirements around data residency, information security, auditability and business continuity.

A privacy-by-design framework was embedded across systems, with strict controls on data access, encryption, monitoring and lifecycle management

This extended to third-party governance, ensuring all partners met equivalent compliance standards. The partnership with OADC strengthened governance further by introducing structured operational controls, enhanced audit readiness and standardised processes across infrastructure management.

The Bank also benefits from high-availability architecture, redundancy, and clearly defined recovery objectives, ensuring business continuity and proactive risk management.



Infrastructure and Resilience Outcomes

Deploying infrastructure within OADC delivered immediate operational benefits. Tatum Bank achieved near-continuous uptime, with high availability and fault-tolerant systems eliminating service disruptions. The modular environment enables rapid scalability, allowing the Bank to grow transaction volumes and launch new services without constraints. Integrated monitoring and alerting systems support proactive issue resolution, while built-in redundancy and tested failover mechanisms strengthen disaster recovery readiness.

Performance improvements have been equally significant. Customers benefit from low-latency, real-time transaction processing and a consistently reliable digital experience across channels. The infrastructure supports peak demand without degradation, ensuring seamless engagement during high-volume periods. Proximity to the hosting environment has also improved incident response times, operational control and coordination with technical teams.

These capabilities have translated into measurable resilience gains, including uptime exceeding 99.9%, near-zero data loss, reduced latency and faster recovery times. Continuous monitoring has also improved response efficiency, reducing both detection and resolution times for potential issues.

Business Impact and Commercial Value

Infrastructure resilience has become a key driver of business growth for Tatum Bank. Reliable, always-on services have strengthened customer trust, supporting acquisition, retention and increased transaction activity. The scalable environment enables the Bank to grow seamlessly without performance bottlenecks, while minimising downtime to ensure revenue continuity.

The infrastructure has also significantly improved speed-to-market, allowing rapid deployment of new digital products and services. By removing infrastructure constraints, development teams can focus on innovation, accelerating delivery timelines and enhancing competitiveness. Stakeholder confidence has increased across regulators, executives and customers, with the Bank able to demonstrate strong compliance, operational stability and governance.

In Nigeria's competitive banking landscape, resilience provides a clear advantage, enabling consistent service delivery, higher transaction success rates and faster innovation. Financially, the Bank has benefited from an OPEX-based model, avoiding heavy capital expenditure while achieving cost efficiency, operational predictability and reduced overhead.

Strategic Partnership with OADC

OADC distinguished itself through its combination of local expertise, enterprise-grade infrastructure, and strong regulatory alignment. Its robust capabilities in redundancy, security and operational governance made it an ideal partner for a regulated financial institution.

Beyond technical strengths, OADC's collaborative approach and proximity enabled faster response times, improved oversight and stronger risk management.

Rather than acting as a traditional vendor, OADC serves as a strategic enabler, aligning infrastructure capabilities with Tatum Bank's long-term growth and innovation objectives. Its secure, locally hosted environment ensures compliance with regulatory requirements while delivering high performance and scalability.

Conclusion

Tatum Bank's partnership with OADC demonstrates how infrastructure resilience can move beyond a technical necessity to become a strategic growth driver. By building on a secure, compliant, and high-performance foundation, the Bank has positioned itself to scale confidently, innovate rapidly and deliver a superior customer experience in a highly regulated and competitive market.

