INTERVIEW

Building the Digital Foundation for Nigeria's Next Era of Payments

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The Company

https://up-ng.com/

Unified Payment Services Limited is Nigeria's premier Payments & Financial Technology company founded in 1997 by a consortium of leading Nigerian banks. Unified Payments is the first and only non-bank entity that is a principal member and licensed acquirer of all of American Express, Mastercard, Payattitude, UnionPay and Visa; and has been instrumental in building the infrastructure that supports Nigeria's modern payments ecosystem.

1. What are the most significant trends shaping the next generation of payment services?

The next generation of payments will be defined by real-time, intelligent, interoperable and increasingly invisible payments. Customers expect transactions to happen instantly, securely and seamlessly across channels and platforms.

We are also seeing the convergence of payments with artificial intelligence, embedded finance, digital identity, open APIs and cloud technologies. At the same time, resilience and cybersecurity are becoming competitive differentiators, not merely technology requirements.

For Nigeria, the opportunity is particularly significant. Our payment infrastructure must not only support growing transaction volumes but also enable broader financial inclusion, cross-border commerce and innovative digital services.

2. How has local hosting strengthened UP's ability to deliver secure, high-performing and compliant payment services?

For UP, local infrastructure has always been an important component of our technology strategy. Hosting critical payment infrastructure locally gives us greater control over data, infrastructure, security, performance and operational resilience.

It also enables us to respond more effectively to regulatory requirements and maintain closer control over critical technology dependencies.

Beyond compliance, I see local hosting as an opportunity to strengthen Nigeria's digital infrastructure ecosystem. The CBN's direction reinforces the need for organisations to think beyond simply where data resides to how resilient, secure, recoverable and well governed that data is.

3. What technology principles guide UP's approach to secure, scalable and high-performing payment platforms?

There are five principles that guide us: security by design, resilience by design, scalability, observability and operational simplicity.

Payment systems cannot be designed simply to work; they must be designed to continue working when components fail, when transaction volumes spike and when threats emerge.

We therefore focus on eliminating single points of failure, implementing strong security controls, building appropriate redundancy, continuously monitoring our environment and ensuring that our architecture can scale without compromising performance or security.

4. How do connectivity, data hosting and network architecture contribute to reliable payment experiences?

The customer sees only one thing: whether the transaction succeeds. Behind that seemingly simple experience is a highly interconnected technology ecosystem.

Reliable payments depend on resilient connectivity, appropriately designed network architecture, geographically separated infrastructure, secure data platforms and effective monitoring.

At UP, we therefore treat connectivity and infrastructure resilience as part of the customer experience. A payment platform must be designed to withstand component, network and site-level failures without unnecessarily transferring those failures to customers.

5. How is UP balancing innovation with security, compliance and operational excellence?

Our philosophy is that innovation and control should not be competing objectives. The objective is to build an environment where innovation can happen safely.

We evaluate emerging technologies based on the business value they create, but also on their security, regulatory, resilience, integration and operational implications.

We are increasingly adopting automation and modern technology platforms while strengthening governance, security monitoring and operational controls.

The lesson is simple: the more sophisticated the technology becomes, the more deliberate the governance around it must become.

6. What qualities do you look for in an infrastructure partner?

In payments, we look beyond price and technology specifications. We look for resilience, technical competence, security maturity, service responsiveness, scalability and strategic alignment.

An infrastructure partner must understand that payment infrastructure is not an ordinary IT workload. A short service interruption can affect thousands or millions of transactions and ultimately customer trust.

We therefore value partners who can operate as an extension of our technology organisation, provide transparent service visibility, respond quickly to incidents and continuously improve the resilience of the environment.

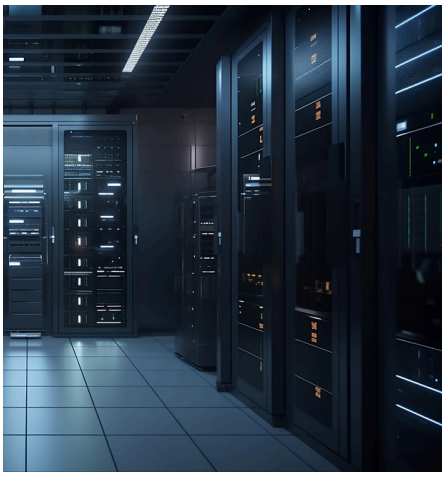
7. What is your message to technology leaders across Africa?

My message is simple: do not confuse technology sophistication with technology resilience.

The future of African payments will require infrastructure that is secure, scalable and innovative, but equally important, it must be resilient, well governed and operationally sustainable.

We should build for the realities of our environment - our connectivity, regulatory landscape, skills availability, transaction patterns and evolving threat environment.

Most importantly, technology leaders must think beyond implementing systems. Our responsibility is to build digital foundations that businesses and society can trust. When customers can make a payment confidently at any time, that is when technology has truly delivered its value.



8. How has the Open Access Data Centres partnership strengthened UP's technology environment?

Our engagement with Open Access Data Centres (OADC) has strengthened our infrastructure strategy by providing a resilient, professionally managed colocation environment that supports our broader data centre modernization and resilience objectives.

It has enabled us to move away from dependence on a traditional self-managed data centre model and establish a more scalable infrastructure footprint, while improving our ability to design for redundancy, connectivity diversity and operational resilience.

Most importantly, the partnership supports our objective of ensuring that the infrastructure underneath our payment platforms is as resilient as the services we provide to our customers.

9. What investments is UP making to prepare for future demand and changing expectations?

Our investments are focused not simply on adding capacity, but on building resilience and modernizing the technology foundation.

This includes data centre modernization, infrastructure consolidation, stronger network redundancy, enhanced cybersecurity capabilities, improved disaster recovery, modernization of core platforms and greater use of cloud and automation.

We are also investing in people and operational capabilities because technology resilience is ultimately a combination of architecture, technology, processes and people.

The objective is to ensure that our platform can scale with transaction growth while remaining secure, available, compliant and operationally sustainable.

10. Which emerging technologies will have the greatest impact over the next five years?

I believe artificial intelligence and real-time payments will have the greatest immediate impact, but their real value will emerge from how they work together with cloud technologies, automation and data.

AI will increasingly transform fraud detection, transaction monitoring, customer service, operational intelligence and technology operations. Real-time payments will continue to redefine customer expectations around speed and availability.

However, the real transformation will not come from adopting individual technologies. It will come from integrating them into a secure, resilient and intelligent payment ecosystem.