

Ditto^o

A PERPETUAL EDGE ON GROWTH

How Tectrade is enabling a born in the cloud challenger bank to stay at the forefront of customer experience and get a perpetual edge on growth.

Our client: Ditto Bank is a start-up who are on a rapid growth plan to be the first world leading born in the cloud bank.

CONTEXT

Ditto Bank saw an opportunity to deliver on the promise of global banking. The organisation wanted to offer a seamless experience for its customers, enabling them to open new accounts in a wide range of currencies and spend them via a single credit card. Ditto Bank was formed with the customer experience at front of mind

GOAL

From a mobile application, all Ditto Bank customers can open accounts in different currencies, manage their money, make transfers and complete foreign exchange transactions. Ditto Bank provides a unique, global solution for frequent travellers, expatriates and online shoppers alike.

CHALLENGE

To grow rapidly from a start-up to a world-leading global bank, Ditto Bank needed a scalable, high-performance platform for its core banking application and mobile app. As a new company, Ditto had a choice: hire an army of personnel to design, build and manage the platform, or engage with strategic partners to deliver the new service in the cloud.

SOLUTION

Tectrade provisioned dedicated bare metal servers in dual data centres in the IBM Cloud. The solution offers complete control over all configuration and components, so there is no risk of other businesses' workloads consuming Ditto Bank's resources, slowing down performance or compromising security.

For compliance purposes, a single-tenant environment was essential to demonstrate to regulators that it had complete control over the location of customer data and robust information security policies in place to protect it.

DITTO BANK MARKET DASHBOARD

5

Ditto Bank's offering went live in five countries after launch – and is preparing for fast expansion.

Top 20

The first major marketing campaign, quickly moved Ditto Bank to the top 20 most downloaded apps list in its category in the App Store.

99.99%

After two and half years operation, the uptime of Ditto Bank's application on IBM Cloud bare metal servers.



OUTCOMES

Ditto Bank has been running in the IBM Cloud for more than two and a half years, and in all that time the most downtime experienced was 30 minutes for a minor software component.

With IBM Cloud Virtual Servers, Ditto Bank can rapidly spin up testing and development environments when needed and pay only for resources used. This supports an efficient agile approach to development.

“We can rapidly spin up development environments whenever we need them and pay only for what we use. Crucially, we were confident that our regulators would see our new environment was fit for purpose.”

Steve Armstrong,
Infrastructure Manager,
Ditto Bank



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