



Business challenge

To grow rapidly from a start-up to a world-leading global bank, Ditto Bank looked for a scalable, high-performance and secure cloud platform for its core banking application and innovative mobile app.

Transformation

Ditto Bank worked with IBM Business Partner CSI to provision a dedicated, single-tenant cloud environment based on IBM® Cloud™ bare metal servers.

Business benefits:

Meets

stringent regulatory requirements such as PCI DSS

Enables

Ditto Bank to scale seamlessly as it adds new customers around the world

>99.99%

availability over 2.5 years ensures banking services are online 24/7

Ditto Bank

Building a new global bank on IBM Cloud bare metal servers

Founded in 2015 and headquartered in Boulogne, France, [Ditto Bank](#) offers a unique multi-currency service designed for customers who need access to multiple currencies on a regular basis. Through a mobile app, customers can open current accounts in different currencies, manage their money, make transfers and complete foreign exchange transactions. With multi-currency accounts linked to a single Mastercard, Ditto Bank customers can make payments, withdrawals and transfers anywhere in the world at no additional cost.

“With the IBM Cloud at the heart of our business, we know we have the rock-solid foundation we need to bring Ditto Bank to the world.”

Atul Choudrie

Chief Commercial Officer

Ditto Bank

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Challenging the incumbents

“We had never built a bank before—and from the start of our journey, we knew we wanted to work with an experienced technology partner,” says Atul Choudrie, Chief Commercial Officer at Ditto Bank.

Founded in 2015 by Banque Travelex, Ditto Bank aims to disrupt the industry with a new vision for global banking. While many banks operate branches around the world, Ditto Bank knew that in practice it was often difficult for customers to open accounts in additional currencies if they relocated, or to transfer funds between currencies when they travelled.

Ditto Bank saw an opportunity to deliver on the promise of global banking. The organization 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—and we soon decided that a mobile app would be the most convenient way for account-holders to engage with us,” Choudrie continues. “When it came to the IT infrastructure for the new company, we had a clear choice: hire an army of personnel to design, build and manage the platform ourselves, or engage with strategic partners to deliver the new service in the cloud.”



“With IBM Cloud Virtual Servers, we can rapidly spin up testing and development environments whenever we need them and pay only for what we use, which supports our agile approach to development.”

Steve Armstrong, Infrastructure Manager,
Ditto Bank

Partnering for success

Ditto Bank began evaluating potential partners to help realize its cloud vision. After meeting with Banque Travelex’s core banking provider, Ditto Bank decided to engage CSI—a leading cloud services provider based in the UK.

“Of all the cloud services providers we considered, we had the most confidence in CSI,” recalls Choudrie. “As well as having excellent client references, CSI had worked on large-scale banking projects before, and had a proven track record of successful cloud deployments. Most importantly, the CSI team treated us like a partner, not just a client.

“From the outset, we were clear that we wanted a partner that would grow with our business, and we were convinced that CSI had the global resources and worldwide footprint to match our long-term ambition.”

Over the course of an intensive pre-study, CSI captured Ditto Bank’s requirements for the cloud platform. For compliance purposes, a single-tenant environment was essential to demonstrate to the bank’s regulators in France that it had complete control over the location of customer data and robust information security policies in place to protect it. Scalability was also a crucial consideration, as Ditto Bank wanted the ability to grow its environment efficiently as it expanded into new regions.

After a thorough review of the market, CSI recommended [IBM Cloud bare metal servers](#)—a dedicated, high-performance cloud service. As IBM Cloud bare metal servers offer enterprises complete control over the entire stack—including its configuration and components—there is no risk of other businesses’ workloads consuming Ditto Bank’s resources, slowing down performance or compromising security.

Steve Armstrong, Infrastructure Manager at Ditto Bank, says: “IBM was CSI’s provider of choice, and the two companies had worked together on a number of successful cloud migration projects in the past. We saw that IBM had the longest-established and most widely trusted single-tenant cloud offering on the market at the time, which we knew would be especially important to convince our regulators that our new environment was fit for purpose. Crucially—and unlike other bare-metal offerings we looked at—IBM already had ISO and Payment Card Industry Data Security Standard [PCI-DSS] certification. Our confidence in IBM was strengthened further when we received regulatory approval for our cloud architecture.”

Working together with Ditto Bank, CSI provisioned IBM Cloud bare metal servers in two IBM data centers in a hot standby configuration for high availability.

As well as enabling the bank to fail over automatically from its production site to its disaster recovery environment in the event of an unplanned outage, this architecture allows Ditto Bank to perform patching and maintenance tasks without interrupting mission-critical services. Today, Ditto Bank runs its mobile app and core banking system in the IBM Cloud.

“We were extremely impressed by how agile the CSI team were throughout the deployment process—they were always ready to jump on issues and solve them quickly,” says Choudrie.

“We were also co-located with the CSI team at our main office in Paris for a significant period. This was a massive advantage, as we knew we could augment our teams with additional resources at a moment’s notice. Our close collaboration continues today, and CSI has become a key strategic advisor and one of the pillars of our organization.”

“We’re gathering more transactional and behavioral data from our customers every day, and we are confident that AI and machine learning solutions such as IBM Watson could help us to mine this information.”

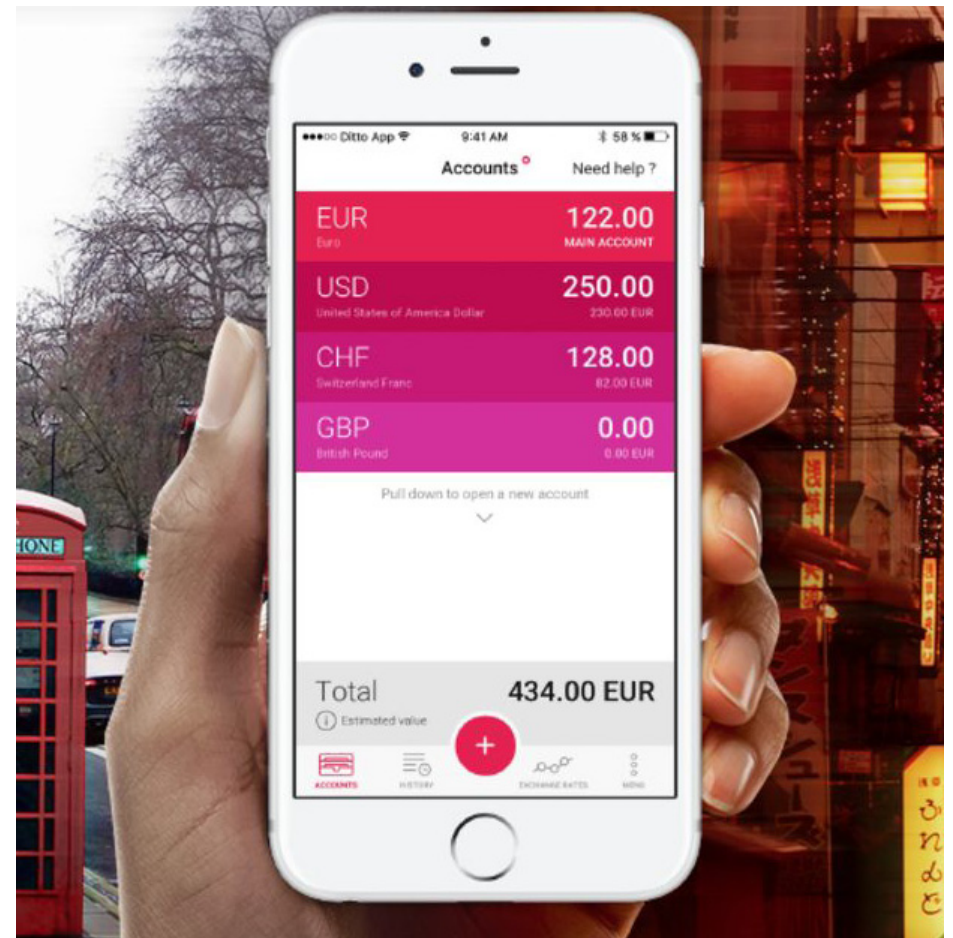
Atul Choudrie, Chief Commercial Officer,
Ditto Bank

Launchpad for growth

Ditto Bank’s offering is now live in five countries—and the bank is preparing for fast-paced expansion.

“We recently completed our first major marketing campaign, which quickly propelled us to the top 20 most downloaded apps list in our category in the App Store,” says Choudrie.

“From the beginning, our vision was to create a customer-centric global bank that we could manage with a small and highly automated back office. Thanks to the IBM Cloud, that’s exactly what we’ve achieved. As our customer base continues to grow, we know that we can replicate our IBM Cloud bare metal servers in any of IBM’s data centers around the world as soon as we need to. In fact, we are confident that we can scale up to millions of customers with no increase in our back-office headcount.”



With the IBM Cloud as the foundation for its business, Ditto Bank ensures that its customers receive an uninterrupted service 24 hours a day, seven days a week.

“We’ve been running in the IBM Cloud for more than two and a half years, and in all that time the most downtime we’ve ever had was 30 minutes for a minor software component,” comments Armstrong. “The IBM Cloud has proven to be exceptionally resilient and reliable, and our uptime is over 99.99 percent.”

Ditto Bank is always looking for innovative ways to develop data-driven services for its customers. Based on its success with the IBM Cloud, the company is now using [IBM Cloud Virtual Servers](#) to accelerate the testing and development of new products without compromising on the industry-leading security of its dedicated cloud platform.

“With IBM Cloud Virtual Servers, we can rapidly spin up testing and development environments whenever we need them and pay only for what we use, which supports our agile approach to development,” explains Armstrong. “As the industry as a whole becomes more comfortable with the public cloud, we believe there could be opportunities to deliver new services via APIs in the future.”

Choudrie adds: “We’re gathering more transactional and behavioral data from our customers every day, and we are confident that AI and machine learning solutions such as IBM Watson™ could help us to mine this information for actionable insights.

“Looking ahead, we’re interested in finding ways to understand the distinct personas of our customers, and reach out to them with relevant, compelling product and service recommendations at scale.”

He concludes: “We are on a path to create innovative services for our customers, and IBM and CSI continue to be trusted partners as we enter the growth phase of our journey. With the IBM Cloud at the heart of our business, we know we have the rock-solid foundation we need to bring Ditto Bank to the world.”

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Atul Choudrie, Chief Commercial Officer,
Ditto Bank

Solution components

- IBM Cloud™ bare metal servers
- IBM Cloud Virtual Servers

Take the next step

To learn more about IBM Cloud bare metal servers, please contact your IBM representative or IBM Business Partner, or visit the following website: ibm.com/marketplace/bare-metal-server

Headquartered in Birmingham, England, CSI is a cloud services provider with global reach. With expertise across a wide range of industries, CSI helps clients manage their entire journey to the cloud—including the design, development and ongoing management of their cloud environments. To learn more about CSI, please visit: csiltld.co.uk

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