



## Embracing Technology Transformation to Capitalize on Explosive Growth

[Access Bank PLC](#) is a leading full-service commercial Bank operating through a network of more than 600 branches and service outlets, spanning three continents, 12 countries and 45 million customers. Access Bank strives to deliver sustainable economic growth that is profitable, environmentally responsible and socially relevant.

### Industry

Financial Services

### VMware footprint

- VMware® vCloud Suite®
- VMware vRealize® Operations™
- VMware Carbon Black® App Control™
- VMware Horizon®

As one of over 100 banks in Nigeria, Access Bank decided that to raise its position from 65th in the country to first, it would need to start by transforming technology systems and creating a platform from which it can innovate and drive digital transformation. The bank started to rethink how it procures its systems, followed by a complete modernization of an aging technology stack. With VMware solutions such as VMware vCloud Suite, Carbon Black App Control, and VMware Horizon, Access Bank has taken a bold step toward achieving cloud-based services that deliver the speed and agility its teams craved.

### Access Bank leads in Nigeria

Listed on the Nigerian Stock Exchange since 1998, Access Bank PLC is a leading full-service commercial bank operating through a network of more than 600 branches and service outlets and 3,000 ATMs. The entire network is connected via an innovative private cloud platform, delivering services to more than 45 million customers and connecting 28,000 employees in Nigeria. Access Bank has enjoyed Africa's most successful banking growth trajectory over the last decade and is now rated as the number one bank in Nigeria.

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“The story of Access Bank has been one of transformation from being at the bottom of the list of banks in Nigeria to being number one. There is no other bank in Sub-Saharan Africa that has the same number of active customers or who can say they have transformed operations so dramatically and successfully, all of which we achieved with technology and VMware.”

Afolabi Ilesanmi, Head of Governance, Architecture and Planning, Access Bank

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## No stranger to cloud

As the Nigerian financial services market became more competitive, Access Bank faced a dwindled reputation and market share. The bank linked this reality in part to an inflexible technology backend that didn't support the customer growth acquisition it was pursuing and the need to deliver innovative banking services to new clients.

According to Ilesanmi, at the heart of this problem was a three-tier architecture, failing hardware that was becoming nearly impossible to upscale or refresh, and a developer unfriendly backend that was stalling business transformation and future growth.

"Five years ago, we sat down and said if we are serious about digital transformation, we need to move to a software-defined environment instead of buying more midrange servers which were totally unsustainable. When you're growing at speed, you need technology that can help you adapt as fast as possible. The answer was a

virtualized software-defined environment and the partner VMware," explains Ilesanmi.

The risk of not making the shift was clear to Access Bank. There was potential for the bank to start losing the ground it was trying to make up to be Nigeria's preeminent bank. Or worse, Access Bank would begin to see customer attrition due to trying to service millions of customers manually with inflexible systems that were eating away at IT budgets.

## Owning the problem, scaling for growth

The reason for choosing VMware was multi-faceted. According to Ilesanmi, reputation is essential, and VMware was both the market leader and had a proven product environment.

Using VMware vCloud Suite, Access Bank built a rapidly scalable software-defined backend architecture that would embrace the convergence of the private and public cloud. Further, as a financial services company, the environment needed to be secure, so Access Bank deployed the VMware endpoint security solution Carbon Black. Additionally, it deployed VMware Horizon to ring-fence access to its crown jewels: its core banking applications.

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"We laid out a five-year strategic plan that covered everything we wanted to do, and the cloud was an important part of this. You can't do much business transformation if you're not leveraging your private and public clouds in a hybrid model."

Afolabi Ilesanmi, Head of Governance, Architecture and Planning,  
Access Bank

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The new environment also creates a critical link between the bank, its branches, ATMs, and its people with the Access Bank central banking systems, all running on the VMware environment. "We have a huge private cloud that enables everything that happens at the back end, front office and at our ATMs. All our front-facing applications in our presentation layer are run on our VMware private cloud," says Ilesanmi.

## Cashing in on success

Access Bank has seen numerous benefits, but scalability has been the real prize. The bank now has an online loan product that disposes a loan to a qualifying customer in less than 10 seconds.

“For any business to run this kind of [loan] application at the volume we do, you need to be able to scale as needed and increase resources when required. We solved this with a software-defined environment and it’s this software-defined layer that VMware handles for us.”

Afolabi Ilesanmi, Head of Governance, Architecture and Planning, Access Bank

Other positive factors experienced by the bank include stability and security. The Access Bank card information system hosted on its private cloud must comply with local and global Payment Card Industry (PCI) Data Security Standards (DDS). The security offered by VMware has been central to the bank ensuring it is able to safeguard critical personal information and that it has not suffered a breach.

Ilesanmi says the IT team is now also being deployed more effectively. Previously, the bank required 15 engineers to manage 1,000 physical servers. Now, Access Bank requires less than five engineers to support the environment as it uses VMware vRealize Operations to assist it with the automated monitoring of its resources and to help it better understand resource utilization across the whole bank. The engineers are no longer changing parts or checking drives, which has improved the quality of life of the bank’s technology teams.



“We have seen a great ROI. I did an analysis comparing buying physical versus our virtual VMware servers. Besides the four to six weeks it takes for a server to arrive once ordered, I looked at the cost of the server, power and cooling. The overall savings we are seeing is well over 40 percent per server. It’s fascinating when you put it into numbers, and it’s also a no-brainer.”

Afolabi Ilesanmi, Head of Governance, Architecture and Planning, Access Bank

Rolling out new applications is now also much easier, and Access Bank enjoys an agile environment that supports innovation. “What’s the point of developing innovative applications and being agile when you don’t have an infrastructure to develop, deploy, or test them on and see how the market will react to them or if they will even work? The speed of innovation our VMware environment supports has helped us survive,” Ilesanmi explains.

## Driving full business transformation

When asked about how the bank intends to continue its future with VMware, Ilesanmi mentioned that Access Bank intends to modernize its approach to networking by relying on transformative technologies from VMware.

“We are considering VMware NSX® as our networking is still traditional for now. So, I think that the next phase for us is to transform our network from traditional to software-defined networking. That’s the next stage. But for now, we are delighted with what we have,” says Ilesanmi.