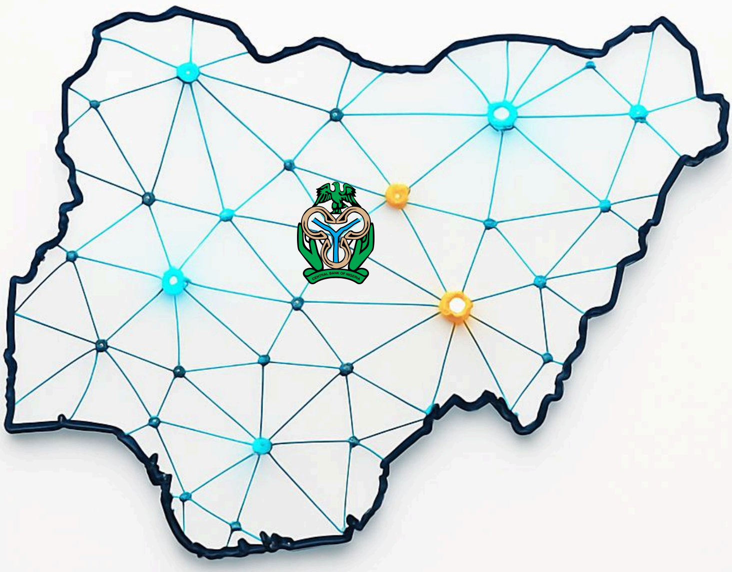

The Unified Service Nexus: Achieving CBN Compliance, Customer Delight, and Competitive Velocity in Nigerian Financial Institutions

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By **Taiwo Ojo**

Delivered By: Alluvium, Atlassian Solution Partner with over 10,000 hours of Atlassian implementations every year and expertise with Financial Services globally.

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I. Executive Summary: The Atlassian-Alluvium Compliance Blueprint

The Mandate: Compliance as a Service Delivery Metric

The Central Bank of Nigeria (CBN) has established a stringent regulatory environment for Financial Institutions (FIs) through the Consumer Protection Regulations (2019), which mandate that complaint redress mechanisms must be "free, fair, timely, transparent, accessible and independent". For Nigerian FIs, operational excellence is now defined by demonstrable adherence to these rules, turning Service Level Agreements (SLAs) into high-stakes regulatory mandates. Failure to comply with the 7-day ATM refund period or the 14-day general complaint resolution window results in financial penalties and regulatory escalation.

This whitepaper details how the strategic implementation of the Atlassian Service Collection, guided by the deep, global financial services expertise of Alluvium Solutions, transforms this regulatory burden into a source of competitive advantage.

The Alluvium Advantage: Implementing Verified Compliance at Scale

As a leading Atlassian Solution Partner, **Alluvium Solutions** brings over **10,000 hours of implementation expertise annually** to the Nigerian financial sector, including specialized experience deploying solutions for banks, insurance companies, and brokerage firms globally. Our implementation approach focuses on achieving the following measurable outcomes:

1. **Regulatory Certainty:** The platform ensures immutable correspondence linkage through the JSM Audit Log, satisfying the CBN's requirement for a "durable" and verifiable record.
2. **Competitive Velocity:** It eliminates the organizational chasm between customer support and Dev/Ops, resulting in an AI-driven acceleration of service delivery. Case studies confirm a reduction in ticket resolution time from **8 days to just 9 minutes.**
3. **Sustainable Customer Delight:** By unifying internal and external service management, the platform elevates the Employee Experience (EX), which is proven to drive superior CX, leading to sustained customer loyalty and increased profitability.

II. The Nigerian Regulatory Imperative: Closing the Compliance Gap

A. The Structural Challenge of CBN Mandates

The Nigerian financial service sector is characterized by high transaction volumes and rapid digital transformation, which often outstrips internal operational efficiency. This operational fragmentation poses a direct challenge to the CBN's core principles of fair treatment, transparency, and timely redress.

A compliant service model must adhere to the following CBN mandates:

CBN Mandate	Required Action	Regulatory Consequence of Failure
ATM Refund SLA	Clear backlog within one (1) week (7 days)	Financial penalties
General Complaint Redress	Resolve complaint internally within two (2) weeks (14 days)	Mandatory escalation to the CBN Consumer Protection Department (CPD)
Correspondence Linkage	Documents must be in a "durable form for ease of future reference"	Non-compliance with auditable governance principles

B. Defining the Atlassian Service Collection for Governance

The Service Collection, unveiled as generally available in 2025, is the standard Atlassian offering that integrates:

- **Jira Service Management (JSM):** The foundation for IT and Enterprise Service Management.
- **Customer Service Management (CSM):** Specialized tools for external customer support.
- **Assets:** The Configuration Management Database (CMDB).
- **Rovo AI Agents:** AI-powered deflection and resolution capabilities.

Crucially, existing JSM users gain CSM, Assets, and Rovo AI agents without altering their license cost. This lowers the Total Cost of Ownership (TCO) for comprehensive, AI-enhanced service management, directly challenging competitor platforms that often charge for these capabilities as costly add-ons.

III. Regulatory Certainty: CBN Compliance and Auditable Governance

A. Enforcing Mandated SLAs with Precision

JSM is deployed by banks and financial institutions globally to ensure scalable governance and compliance. To meet the CBN's strict deadlines, Alluvium Solutions configures JSM's native SLA engine to the exact regulatory thresholds:

1. **7-Day ATM Refund Threshold:** JSM's SLA clock is configured to initiate automated notifications and prioritized queues the moment an ATM refund ticket is logged. This ensures that operational teams prioritize risk mitigation above general workload, providing FIs with defensible metrics that prove compliance.

2. **14-Day Internal Resolution:** For all other complaints, JSM enforces the 14-day internal resolution period. If the clock nears a breach, automated workflows trigger mandatory supervisory review, minimizing the risk of case escalation to the CBN's CPD.

B. The Immutable Correspondence Mandate: The JSM Audit Log

The most stringent CBN mandate requires FIs to maintain non-repudiable documentation demonstrating the integrity of the redress process. This transforms the service desk into a legally recognized System of Record.

- **JSM Audit Log as Evidence:** The JSM Audit Log tracks every key activity, recording it in a secure, immutable log. Every action-from ticket creation to agent commentary, SLA changes, and final communication-is logged, guaranteeing immutability.

- **Forensic Detail for Auditors:** The log captures granular event information, including the user source, time stamps, and whether the action was initiated by a user ("Browser") or an automated system process ("System"). This proves the integrity of automated regulatory actions and provides the forensic detail required to prove due diligence in an external regulatory audit.

- **ITGC Compliance:** By restricting audit log access to system administrators, the FI ensures the non-repudiation of evidence, satisfying a critical requirement of IT General Controls (ITGC).

C. Foundational Trust and Data Sovereignty

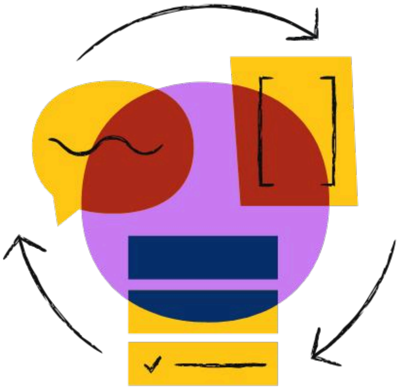
Atlassian's foundational compliance assures FIs that their data is handled securely:

- **Global Security Standards:** Atlassian Cloud maintains certifications like **ISO/ IEC 27001 and SOC 2 Type II,** providing continuous evidence of security and control effectiveness.

- **Data Residency:** For FIs with strict data localization needs, JSM offers Data Residency, allowing in-scope application data to be pinned to defined geographic locations, including regions like Europe (Frankfurt/Dublin), the US, India (Mumbai), and Singapore.

IV. Competitive Velocity and Customer Delight

A. High-Velocity Service: Unifying Dev and Support



The core competitive advantage of the Service Collection lies in its ability to natively connect customer service (CSM) to the technical teams (Dev/Ops) that deliver the product.

- **Quantifiable Speed:** By using the Service Collection's AI agent (Rovo), FIs can accelerate resolution times dramatically. Case studies demonstrate a reduction in ticket resolution time from **8 days to 9 minutes.**

- **The Teamwork Graph:** This underlying architecture aggregates customer context, development pipelines, and operational metrics, ensuring that customer-reported issues are instantly linked to development tickets in Jira Software, allowing for rapid action and fix implementation.

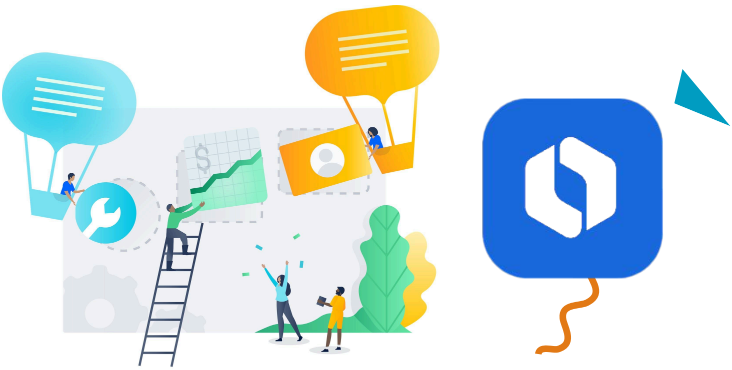
- **Superior CX Results:** This speed and transparency directly correlate with superior customer experience, evidenced by users reporting a **6-point increase in their CSAT scores.**

B. The Employee Experience (EX) Multiplier

The quality of external customer service is a direct function of internal employee support. Alluvium leverages JSM's ESM capabilities to address internal friction through **HRSM:**

- **Streamlined Internal Service:** JSM provides templates and automated workflows purpose-built for HR, Legal, and Finance teams.[22, 23] This allows employees to access support via a single, intuitive portal, reducing internal bureaucracy and friction.

- **Retention and Profitability:** Research confirms that companies with high EX and CX scores grow almost **twice as fast** and are **four times more profitable.** By ensuring that support agents have quick, efficient access to internal help (HRSM), FIs retain knowledgeable staff, leading to consistent, high-quality, compliant service.



C. Governing AI for Regulatory Confidence (Rovo AI)

Rovo AI allows FIs to maintain 24/7 service availability while mitigating regulatory risk:

- **Responsible AI:** Rovo is built on the Atlassian Cloud Platform, with an explicit guarantee that inputs and outputs are **not used to train, fine-tune, or improve any third-party LLM models or services.** This commitment is essential for protecting sensitive consumer correspondence from data leakage.

- **Auditability:** Rovo's activities (e.g., chat started, agent created) are logged in the central, immutable JSM Audit Log, ensuring that AI deployment does not introduce a governance gap and is fully auditable.

V. Operational Risk Mitigation-Assets and Change Control

A. Assets CMDB: Linking Complaints to Infrastructure Risk

The Assets CMDB provides a strategic GRC repository, crucial for tracing service failure back to auditable infrastructure.

- **Auditing Configuration Items (CIs):** Assets tracks regulated IT components-core banking applications, payment processors, and system configurations to aid in **legal compliance, audits, and compliance activities.**

- **Impact Analysis and DORA Alignment:** Assets maps the relationships between CIs, ensuring that teams can **"minimize risk by understanding the downstream impact of changes".** This capability is essential for aligning with operational resilience frameworks like DORA.

- **Proactive Compliance:** FIs can run queries on Assets data to **"detect compliance gaps and security risks"** such as unauthorized software or missing patches-enabling a preemptive approach to compliance risk management.

B. Governing Change: ITGC and SOX Compliance

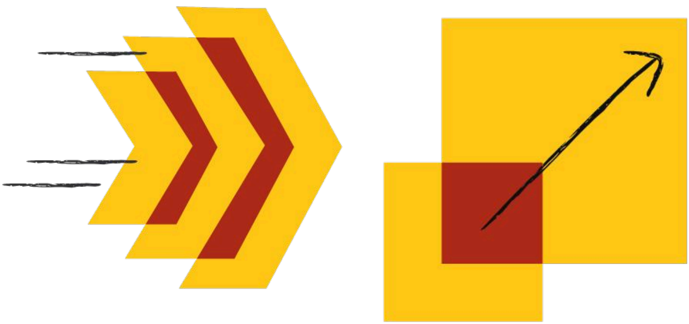
JSM's formalized change management process ensures that system changes are governed, which is foundational for ITGC and financial compliance.

- **Controlled Changes:** JSM provides the necessary workflow to record, assess, approve, and implement change requests in a controlled manner.

- **Segregation of Duties (SoD):** JSM workflows can be configured to enforce strict SoD by mandating sequential sign-offs from separate functional roles for critical changes, providing indisputable evidence that internal controls over financial systems were executed, which is vital for SOX compliance attestation.

VI. Conclusion: Strategic Partnership for Regulatory Supremacy

The Atlassian Service Collection, anchored by CSM and its AI capabilities, fundamentally redefines service delivery for Nigerian financial institutions. It enables FIs to achieve the competitive advantage of high velocity while ensuring verifiable compliance with stringent mandates set by the CBN.



The **Alluvium Solutions** approach ensures that FIs rapidly realize this value. Our deep experience, including over 10,000 hours of annual implementation globally and specialized knowledge of financial sector requirements, allows us to configure and deploy the platform to meet the prescriptive CBN SLAs and immutable audit mandates immediately.

By partnering with **Alluvium Solutions** and adopting the Atlassian Service Collection, Nigerian FIs transform service management from a reactive cost center into a high-velocity, auditable, and strategically secure platform. This proactive risk mitigation strategy is essential for protecting the institution's operational health, reputation, and long-term viability in a regulated market.

ALLUVIUM

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The research and insights presented in this paper are made possible through the technology of Atlassian, a leader in team collaboration and service management. Atlassian's commitment to providing a secure and reliable platform is demonstrated through its robust privacy program and adherence to widely accepted security standards and certifications. The company holds certifications including **AICPA SOC, ISO 27001,** and PCI DSS. It also offers compliant solutions for the public sector with its **FedRAMP certification.**

Alluvium is a **Service Management Specialized Solution Partner of Atlassian.** Alluvium provides strategic support that helps customers realize the full potential of their Atlassian investments.

We've been doing this for a while - in fact, our team delivers well over 10,000 hours of Atlassian implementations every year. That's given us a deep understanding of what works and, more importantly, how to bring real value to our clients. We believe that generous support shouldn't be a luxury, but a standard part of the service.

We're confident that we can provide the proactive and comprehensive support you've been looking for, ensuring your Atlassian tools are not just functional, but truly driving your business forward. We'd love to hear more about your specific challenges and how we can help.

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Taiwo Ojo is a distinguished technology leader with nearly two decades of experience and ex Big Four, specializing in IT Service Management, digital transformation, and AI governance.

As **CEO of Alluvium,** he has successfully led some of the largest Atlassian tool consolidations, consistently delivering agility, scale, and significant cost savings for enterprise companies globally. Passionate about responsible AI, Taiwo is dedicated to helping organizations innovate securely, protecting sensitive data, and maintaining their competitive edge in the AI-driven economy. He has also authored **"The Invisible Threat: Shadow AI",** providing expert insights on how unmanaged AI can pose a threat to data and intellectual property.

Taiwo is **President of the JayTee Ojo Foundation,** leveraging IT and sports to foster global competitiveness in young people.

He believes in the power of human connection and is always happy to exchange ideas over breakfast, lunch, or dinner.