Build payment, settlement and liquidity systems — without building the ledger underneath.

TulaDB ships a ledger engine, operations tooling and an Apache Iceberg analytics pipeline as one self-hosted product. Your team builds the product; money stays exact under retries, failures and peaks.

The problem

Every payment, wallet or settlement system builds the same plumbing around its ledger: tables in a general-purpose database, a deduplication service, workers that expire holds, limit checks copied into every service, an admin dashboard, alert rules written after incidents, and reconciliation jobs that find the gaps after finance does. Each piece is re-implemented and re-learned in production — and instant-payment rails, which settle in seconds around the clock, expose every gap at once.

What TulaDB replaces

WHAT TEAMS USUALLY ASSEMBLE	WITH TULADB
Ledger tables, a deduplication service, hold-expiry workers, limit checks in every service	**Ledger engine.** Balances, holds with expiry, limits checked in the same step as each write, retries that never post twice, refusals kept as records.
An admin dashboard, alerts and runbooks written after incidents, untested backups, upgrades that need downtime	**Operations console & tooling.** Roles and an audit log, six Grafana dashboards, an alert rule set with runbooks for design partners, backups with point-in-time restore and restore drills, rolling upgrades with a rollback check.
Change-data-capture pipelines, warehouse loads, nightly reconciliation	**Iceberg analytics.** Committed history and recorded declines exported without duplicates or gaps, reconciled against the ledger, queryable with SQL.
Still yours either way: rail and network adapters, payment orchestration, fraud and compliance checks, and the screens your customers see.	

Lead use case: join an instant rail without replacing your core

Real-time posting in front of the core

Every payment posts the moment it arrives, 24/7; the core is updated from the ledger's history on its own schedule.

One balance across every rail

A hold for one rail lowers what every rail can spend, in the same step as the write. Each rail keeps its own references and refusal codes.

Resends post once

A timeout and a resend are one payment: the original outcome is returned, durably, through crashes and failovers.

Intraday liquidity you can enforce

A floor on the settlement position no payment can cross, reserved obligations with expiry, and a cap per sponsored client.

Who it's for

Institutions joining instant rails — credit unions, community banks, and the sponsor banks and aggregators that give them access. **Teams building payment systems** — payment providers, payment-hub vendors, switch builders and bank platform teams.

Proof, not adjectives

- **Money conserved under faults.** Money balanced to the unit in every fault-injected cloud run we have scored — two AWS fleets in August 2026 (72 gates, 0 failures), five Google Cloud runs in October 2026 on development builds, and the 0.0.1-preview release gate on the release build itself (3 November 2026, every gate passed) — while servers were killed, partitioned and frozen. Four of the five October runs still failed other gates, such as recovery time and export measurement; every verdict is published. The release's six-hour multi-region soak has not run yet.
- **87 problems, each with its proof.** Every problem TulaDB solves, with its status and the test that holds it in place — including what is not built yet — at tuladb.com/problems; every engine guarantee and its check at tuladb.com/evidence.

What ships today — and what doesn't

CAPABILITY	STATUS
Ledger engine: balances, holds and expiry, limits, deduplicated retries, refusals as records, replication	SHIPPED
Operations console, Grafana dashboards, rolling upgrades; backups with point-in-time restore	SHIPPED OPT-IN
Iceberg export with reconciliation; balances on every exported row	OPT-IN
Liquidity floors, reserved obligations, per-client caps (built from shipped limits and holds)	RECIPE
Real-Time Rail reference adapter — planned, built with design partners; not available today	NOT YET
Core-system connectors; liquidity alerts, forecasts, sweeps and queueing; certifications	NOT YET

The pilot

1 · Model & map

Your accounts, settlement positions and limits on the ledger; each rail's messages mapped onto holds, postings and refusals.

2 · Shadow mode

Replayed or anonymised copies of your own traffic, in your environment, with nothing customer-facing depending on it.

3 · Decide on evidence

Balances and refusals compared with your existing books; every disagreement and its cause on record for your risk committee.

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Due-diligence answers

Hosting & data	Self-hosted in your cloud account or data centre; nothing is sent to us; no subprocessors for your payment data.
Legal entity	TulaDB Inc.; jurisdiction and registered address on request.
Continuity	Source-code escrow available as part of a production agreement; source readable by your reviewers under a source-access agreement.
Certifications	None yet — no SOC 2, PCI DSS or ISO 27001 report; no third-party penetration test yet; SBOM not published yet.

Preparing for an instant rail, or building on a ledger?

Email **preview@tuladb.com** with your rails, your core and the problem that hurts most — we reply within one business day.

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