Compliance Ready Infrastructure for Digital Payment Solutions Provider in KSA

A PCI DSS Compliance Success Story

The client, Saudi Arabia's preferred digital payment provider, desired to provide the growing customer base with frictionless payment experience. They needed a cloud infrastructure partner to migrate critical workloads and applications, adhering to PCI DSS compliance and security requirements. Cloud4C, with its digital payment expertise, ISO 27001, ISO 27017/18, designed a PCI ready infrastructure, delivering audit-ready compliance and stringent security for the IT landscape. Our strategic solution gained the client's confidence, winning us multiple partnerships in KSA for similar compliance setup.

About the Client

40% Market Share in KSA

USD **6** Million Annual Revenue

The client is a digital wallet company in Riyadh, Saudi Arabia, licensed by the monetary authority of KSA. A Finablr enterprise, the payment gateway leader is focused on offering fully integrated payment solutions to the fast-growing e-commerce market in the region. They designed and launched an advanced payment gateway technology to support KSA's goals and to meet the rapidly growing e-commerce demands, both nationally and globally. The client has been serving entrepreneurs, large and small-scale organizations since 2018.

Currently, they are on a mission to be ready for Saudi Vision 2030 with innovative, secure and reliable payment solutions. In line with this digital transformation drive, the Saudi Arabian Monetary Authority (SAMA) applied strict international regulatory standards to ensure safe, innovative financial solutions that meet the criteria, while contributing to the quality of life in KSA.
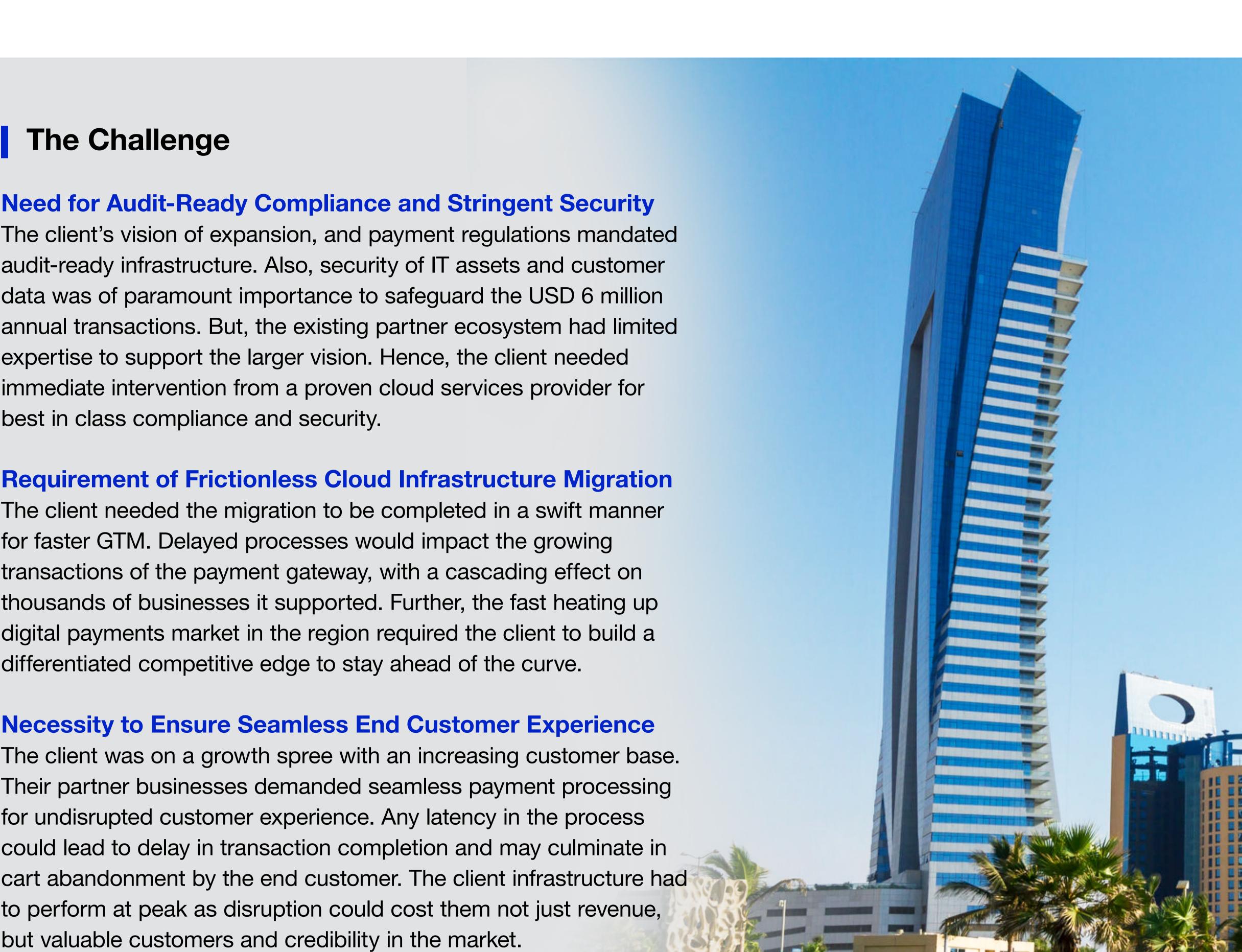
The Challenge

Need for Audit-Ready Compliance and Stringent Security
The client's vision of expansion, and payment regulations mandated audit-ready infrastructure. Also, security of IT assets and customer data was of paramount importance to safeguard the USD 6 million annual transactions. But, the existing partner ecosystem had limited expertise to support the larger vision. Hence, the client needed immediate intervention from a proven cloud services provider for best in class compliance and security.

Requirement of Frictionless Cloud Infrastructure Migration
The client needed the migration to be completed in a swift manner for faster GTM. Delayed processes would impact the growing transactions of the payment gateway, with a cascading effect on thousands of businesses it supported. Further, the fast heating up digital payments market in the region required the client to build a differentiated competitive edge to stay ahead of the curve.

Necessity to Ensure Seamless End Customer Experience
The client was on a growth spree with an increasing customer base. Their partner businesses demanded seamless payment processing for undisrupted customer experience. Any latency in the process could lead to delay in transaction completion and may culminate in cart abandonment by the end customer. The client infrastructure had to perform at peak as disruption could cost them not just revenue, but valuable customers and credibility in the market.

The Solution

We leveraged our expertise in digital payment solutions to develop and deliver the cloud infrastructure, adhering to PCI DSS compliance and mapped to stringent security standards. The client gained faster GTM and 40% reduction in TCO with the optimized payment model. Our broad portfolio of security services, coupled with SAMA framework adherence, delivered audit ready infrastructure for the client. Additionally, ITIL framework for delivery, ISO standards in IT and total ownership approach ensured a high performing payment platform, to manage up to USD 6 million annual transactions.

Swift IaaS Delivery for Faster GTM

We delivered a compliance ready, virtual private cloud infrastructure in two weeks and hosted it within KSA, delivering on the promise of faster GTM. Our Infrastructure as a Service (IaaS) solution, designed to meet the client's expansion aspirations, reduced network latency while ensuring end customer delight. We provided a PCI ready environment supported by ISO 9001 and IT management as per ISO 20000-1 standards, improving platform performance and higher retention of end customers.

PCI DSS Compliance Mapped to Security Standards

We leveraged our PCI DSS certified Cloud platform, and Managed Services provider capabilities to meet the client's Security & Data localization requirements. Our best in class solutions supported the client to align with Saudi Vision 2030.
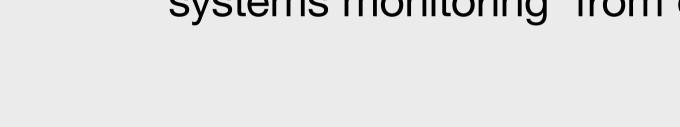
Audit Ready PCI DSS Compliance
We designed the solution adhering to data localization laws and PCI DSS standards. Our teams ensured audit support for evidence and logs as per compliance standards and facilitated it with our governance framework.We delivered industry best compliance with 24*7 systems monitoring from our Global NOC & SOC.

Stringent Security Standards
Security was of paramount importance to safeguard the data belonging to millions of customers. We designed the security architecture as per MITRE ATT&CK framework and CIS, mapping the controls to PCI DSS for advanced protection from unpredictable threat incidents. Our processes, based on ISO 27001 & 20000:1, and tools including SIEM, HBSS, PIM and WAF strengthened the client's security posture. The security layer was further enhanced with NNT log tracker for protection of customer data and privacy, adhering to compliance standards.

Total Ownership and End to End Management with Single SLA

Our end to end management services, designed as per ITIL and ISO 9000:1 and powered by AIOps framework, provides seamless management and monitoring of the IT landscape. Our multi-technology experts from 23 Centres of Excellence(CoE) manage the infrastructure up to security layer, delivering single SLA as per global standards. Round the clock monitoring with complete ownership and minimal dependency on internal teams have enhanced the performance for desired results. Additionally, Cloud4C's optimised payment model reduced TCO by 40%, while keeping the performance at peak, as per global standards.

Key Accelerators

Banking and Finance Domain Expertise
Our BFSI compliant cloud framework helps financial enterprises with frictionless and non-disruptive migration for faster GTM. The infrastructure solutions are built to manage traffic spikes effortlessly, without interrupting business as usual.

ITIL, COBIT & ISO Standards
We follow global delivery standards as per ITIL & COBIT guidelines. Our processes are ISO certified to enhance the solution frameworks.

PCI DSS Compliant Infrastructure
Infrastructure designed as per PCI DSS compliance enables clients to be audit-ready. We take total ownership of the landscape for Surveillance Regulator audits. Our preparedness in managing audit requirements helps customers remain compliant, without a worry.

Security Standards with 40+ Security Controls
Our SOC practice has capabilities to handle Local & global compliances. The portfolio comprises over 40 security tools and 7 reg-tech frameworks, safeguarding customer data and privacy.

AIOps Powered Intelligent Managed Services
Cloud4C core offering, AIOps powered managed services takes total ownership of client IT environment for 24*7*365 monitoring. The solutions backed by 23 CoEs deliver a single SLA upto security layer.

Results

- PCI DSS ready payment infrastructure
- Process standardization with ISO 20000:1 and ISO 27001
- Frictionless migration for faster GTM
- Reduction of TCO by 40%
- Seamless service management as per ITIL and ISO 9000:1
- Audit support & governance
- Complete ownership till security layer