

A leading Payment Solution Company becomes PCI-DSS compliant with a highly available architecture on a secure banking community cloud platform

## Achieving Regulatory compliant High availability architecture with Cloud4C Banking Cloud

### About Payswiff

With over a decade's experience in payment gateway operations, Payswiff is a trusted partner with giant banks for rendering cost-effective services. The company recently acquired Singapore based global financial providers, GoSwift.

Payswiff redefined the payment solutions by streamlining the transaction interface and experience. The company supports over 60 diverse payment channels and platforms including credit/debit, e-wallets, UPI, POS, MPOs, smart phone apps, net banking etc.

### The Challenge

#### Poor Application Performance, Payment Interruptions

After acquiring GoSwift, Payswiff aimed at expanding their portfolio across the globe. Payswiff was facing multiple downtimes and wanted to avoid the constant fire-fighting they had to do due to issues with their legacy platform used for their domestic operations. Being a payment gateway provider, any downtime directly translated to payment failures causing huge damage in terms of reputation and costs.

The client didn't have any real-time support due to which any outages and downtimes were not fixed on priority. This would be achieved only through a robust network architecture and scalable infrastructure provider.

#### Payment Compliance Requirements

Payswiff's existing platform was not compliant with PCI-DSS making it vulnerable to security threats as well as making it a challenge to meet audit requirements. To complement their vision to go global, they would have to ensure comprehensive compliance capabilities throughout their environment.



### The Solution

#### Seamless & Secure Migration



The client's environment was migrated with a lift and shift approach to Cloud4C's Banking Community cloud in a secure manner with minimal downtime. The industry-leading migration strategy helped avoid performance issues by isolating other dependent applications while operating with low latency.

#### Improved Architecture with High Availability



Cloud4C offered a scalable and secured infrastructure leveraging our proven blueprints, ready to use frameworks, tools and migration methodologies. The architecture immediately eliminated issues around increased latency and performance, post-migration to the cloud.

#### 24X7 Monitoring & Managed Services



Cloud4C allotted a dedicated team to the client that would monitor and address concerns in the environment. During the migration, the team drove the initiative ensuring zero data loss and business as usual capabilities. Post the transformation, Cloud4C became their trusted managed service partner who continuously optimized their environment for operational excellence and efficiency. Any issues related to the environment were solved swiftly, 24X7.

#### PCI-DSS Certified Cloud Platform



Cloud4C leveraged regulatory approved security stack with 40+ security controls that are tailored specifically for banks to provide the robust security framework that Payswiff required. PCI DSS controls were mapped by following best practices and deployed after in-depth architectural considerations. We also configured backup solutions before the migration of data from on-premise infrastructure to cloud.

### Key Accelerators

#### Dedicated Banking practice at Cloud4C

Cloud4C helps banks of all sizes deliver innovative cloud-based solutions to accelerate their digital transformation journey and leverage cutting-edge technology to become more agile, strategic and customer-focused.

Cloud4C has a Banking practice with certified cloud experts across Solution, Pre-Sales, Sales and Service Delivery teams dedicated for Banking Transformation and Migration projects.

- Regulatory approved security stack with 40+ Security controls tailored specifically for banks.
- Successfully serving 78 banks today, including 6 of the Global Top 20 banks.
- Total ownership – Single SLA delivered at application login.
- Compliance to local data residency and sovereign norms in 50 global locations.
- End-to-End Cloud journey ownership including IT modernization and Migration.

#### Cloud4C Managed Service Portfolio

Cloud4C provides a wide range of fully managed services such as cost optimization, availability and scalability services, managed security, managed configuration, performance optimization, alerting, remediation, premium 24x7 technical support and more. With real-time monitoring and event analysis, banks can securely conduct their day-to-day activity with cyber resilience, while Cloud4C secures their Perimeter, Networks, Hosts, Applications and most importantly PII Data.

#### Information Security Compliance Ready Portfolio

The ever-evolving regulatory requirements in different regions or countries can be very challenging for banks. The Cloud4C solution complies with distinct data localization laws to eliminate disruptions to the operations. The cloud infrastructure is built on a robust architecture with high availability, disaster recovery, and backup. We ensure transparency and dependable implementation by strictly adhering to data sovereignty laws.



### Results



**Reduced**  
OPEX



**Cost-effective**  
managed services



**99.9%**  
uptime with Single SLA at  
Application login layer



**Increased**  
stability in the  
environment



**10,00,000**  
transactions enabled on  
a daily basis