



India | Technology

Co-innovating with India's largest credit card issuer

Building a secure, scalable, and reliable Managed SFTP service

Client profile

The client is a leading payment solutions provider in India, launched in 1998 as a joint venture between one of the country's leading public sector banks (PSBs) and an internationally renowned financial services leader.

As the first pure play credit card company to list on the stock exchanges in India, the client aims to offer payment products and services enabled by innovation and technology. They are among the largest credit card issuers in the country today, with over 13 million credit cards in force, and are headquartered in Gurgaon, Haryana.

Summary

As a world-class fintech provider and one of the most trusted credit card companies in India, the client handles extremely sensitive data, including details of credit cards, customer accounts and critical know your customer (KYC) information. Hence, especially from the point of view of protecting user data, the need to onboard and adhere to the ever-evolving international and local credit card regulatory standards, data compliances and guidelines, was pressing.

Besides this, the number of trading partners that acted as bridge sources between the end-customers and the client was increasing rapidly, leading to exponential growth in data transfer happening outside of the company. It was crucial for data to be transferred in a highly secure manner with the client exercising absolute control over it. Using our custom-built and redundant Managed SFTP solution on the cloud, the client delivered a seamless and secure end-user experience, while unlocking massive scalability and compliance benefits.

Vision

Making life simple and secure for customers, employees and other key stakeholders

The client offers Indian consumers access to a wide range of world-class, value-added payment products and services. To deliver such services, a flexible, secure, and highly scalable back-end technology infrastructure is mandatory.

The erstwhile platform did not allow them the level of control or visibility required to boost their competitive outlook and deliver cutting-edge services. It was unable to keep up with stringent compliance requirements, and posed multiple challenges.

1. The client needed a new platform that provided them absolute control over the security of the infrastructure.
2. Having generic security that did not fully align to their IT security policies was a major drawback. For example, access management had to be strong, as anyone with the user id and password could easily sign into the platform over the internet.
3. There was a need for a platform that could be accessed only through multi-layer authentication. Being an outdated concept, single layer authentication was unacceptable to the client's framework.
4. The data center hosting the platform had to be in-country as per the RBI mandate that all financial data should be held within the country.

Which technologies?

- Secure File Transfer Protocol

Which services?

- Managed SFTP

5. With the client expecting the number of partners to double next year, scalability was also a major concern.

6. The infrastructure was expected to perform high on parameters like availability and reliability.

Transformation

Building a secure solution that scales effortlessly to evolving needs

As a long-term partner of the client, with 20 more than years of collaborative experience, we were chosen to study and address the current requirement. Through a series of rigorous workshops, we jointly designed and built a platform that met the client's end-to-end requirements perfectly.

The new custom-built and redundant Managed SFTP solution is deployed on an industry-leading cloud platform. Top cloud security and secure file transfer solutions ensure that data is safeguarded. It allows the client's trading partners to securely exchange files using SFTP (secure file transfer protocols). An encrypted tunnel is created between the SFTP server and trading partners to protect all data, user ids, passwords and commands that flow over the connection. Secure FTP is a critical parameter for compliance with PCI DSS, HIPAA, HITECH, SOX, and state privacy laws.

The solution is also integrated with the client's ITSM, IDAM and SEIM. Access is managed through firewalls governed by their IT team, and only authorized partners are given access through the whitelisting of IP. Access is validated through multi-factor authentication. The user administration tool is also now owned and controlled by the client's technical team.

Results

An orchestrated solution that factors in future growth prospects

Today, the platform is fully functional and nearly 70 trading partners use its services. **This is 50% more than last year.** It is offered to the client on a monthly consumption basis with a lock-in period of 5 years.

- This highly secure platform meets all of the regulatory and compliance mandates, while providing the flexibility and scale required by business.
- There is all round increase in the adoption of the new SFTP platform by internal users and trading partners. The current increase in adoption is about 10% and expected to be over 50% in next 2-3 years. This is an indicator of improved end-user experience.

Being completely future-ready and cloud-agnostic, the solution can be deployed across the BFSI sector and over any cloud - private, public or hybrid. The success of the engagement has motivated us and the client to continue exploring newer innovations to resolve other business challenges and pursue growth initiatives.

Technology plays a crucial role in driving business outcomes, which is why 85% of the Fortune 500 companies come to us. Find out how our full range of capabilities will empower your people, strategy, operations and technology to achieve your business modernization and transformation goals.

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