

CASE STUDY

DIGISEQ BRINGS NFC PAYMENTS TO WEARABLES WITH THE BUNKER

DigiSeq, a forward-thinking fintech company, has developed a unique provisioning service that enables contactless payments and a host of secure applications via wearable consumer devices. Its technology also supports a diverse set of applications such as healthcare credentials, loyalty, access control, and guaranteed provenance. Due to the highly

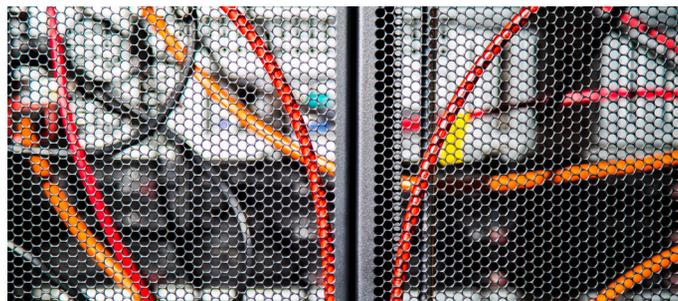
sensitive nature of the financial data, DigiSeq needed a data centre offering the highest levels of security and availability so they partnered with The Bunker to achieve full PCI DSS compliance, pass the Global Vendor Certification Program (GVCP) audit for MasterCard accreditation, and speed up its time to market.

THE CHALLENGE

When Terrie Smith and Colin Tanner established DigiSeq in 2014, they were acutely aware of the potential for wearable devices. As former senior managers at MasterCard, responsible for leading mobile product initiatives, they had witnessed first-hand how wearables can boost the contactless payments market.

In addition to simplifying the issuance of payment credentials to wearable devices, the DigiSeq founders envisaged a solution that would have broader applications too, such as ticketing, loyalty schemes, access control, security keys and provenance. However, as a company that operates in the financial services industry, a robust provisioning solution was required to deliver consumer details to devices in a secure, yet scalable way.

Having developed a prototype comprised of multiple technologies and components, it was essential for DigiSeq to assure the security of its solution and validate it with MasterCard certification. This presented two key challenges. The first was convincing a company accustomed to issuing payment cards to let consumers pay with third-party devices of their own choosing. The second was meeting MasterCard's stringent security mandates, including a PCI DSS compliant data centre capable of passing the GVCP.



"AS WE OPERATE IN THE FINTECH SPACE, WE ARE SUBJECT TO FINANCIAL REGULATIONS AND SECURITY AND COMPLIANCE ARE OF PARAMOUNT IMPORTANCE TO OUR AUDIENCE. MASTERCARD HAS THE HIGHEST STANDARDS IN REGARD TO BOTH AND WE KNEW THAT APPROVAL FROM ONE OF THE LARGEST FINANCIAL SERVICES COMPANIES IN THE WORLD WOULD IMMEDIATELY DISPEL ANY CONCERNS HELD BY OUR PROSPECTS."

-Terrie Smith, CEO, DigiSeq



OUR HIGHLY SECURE AND HIGH AVAILABILITY SOLUTION

PRODUCTS & SERVICES

- Colocation environment with dedicated secure caged suite and CCTV
- Dual-fed UPS-backed power
- 24x7x365 on-site security and service desk

DigiSEq needed a security partner that would take the time to understand its challenges and the requirements of MasterCard to deliver a solution tailored to its specific needs. It chose to collocate its equipment at The Bunker, as it could guarantee full compliance with both GVCP and PCI DSS and deliver a Tier 4 data centre comparable to the best- in-class environments employed by companies such as MasterCard and Visa.

The Bunker's data centres are ex-military facilities and have been upgraded to provide the highest levels of physical, human and digital security. In order to meet DigiSEq's specific requirements and ensure compliance with the necessary financial standards, The Bunker implemented additional strict access control policies and a fourth layer of security - a dedicated secure cage suite that protects DigiSEq's racks from unauthorised entry and includes around-the-clock CCTV monitoring.

"BY COLOCATING OUR IT INFRASTRUCTURE IN THE BUNKER, WE WERE ABLE TO OFFER OUR CUSTOMERS THE ULTIMATE DEGREE OF PROTECTION FOR THEIR DATA AND FULL COMPLIANCE WITH THE STRICTEST FINANCIAL STANDARDS. THE BUNKER PROVIDED EXCEPTIONAL SUPPORT AND ACCOMMODATED EVERY CUSTOMISATION OUR ENVIRONMENT REQUIRED."

-Terrie Smith, CEO, DigiSEq

RESULTS & BENEFITS DELIVERED

- Solution fully approved by MasterCard
- Maximum level of protection for consumer data
- Security, availability and flexibility support DigiSEq's unique value proposition

DigiSEq now has a collocated environment with the highest possible protection for consumer data, backed by 24x7x365 monitoring via The Bunker's Security Operations Centre (SOC). The Bunker provides the highest levels of cyber resilience to comply with the relevant financial standards. What's more DigiSEq has passed the GVCP audit and is approved by MasterCard.

MasterCard accreditation was critical in enabling DigiSEq to test its services, and trials are now underway with several organisations, including one of the largest fitness band manufacturers in the world. Having successfully provisioned data to a range of devices securely, DigiSEq expects commercial services are ready for live deployment.

With an exciting product roadmap, patented technology and a wide range of prospects and potential partners in the pipeline, DigiSEq has established a massively scalable colocation environment within The Bunker that means it can grow rapidly without the cost of building, managing and maintaining its own data centres.

It plans to implement a secondary site with backup servers at The Bunker to ensure it has the ability to scale rapidly in line with demand and support global deployments of its technology. Because of the level of security already offered by The Bunker, DigiSEq were able to achieve their certification. We build and integrate systems in-house, ultra secure, from the source code up.

THEIR VERDICT

"THE SERVICE PROVIDED BY THE BUNKER HAS BEEN FANTASTIC. THEIR TEAM TOOK THE TIME TO UNDERSTAND WHAT WE WERE LOOKING TO DO AND PROVIDE THE SUPPORT WE NEEDED TO GET THE JOB DONE QUICKLY AND EFFECTIVELY. THE BUNKER'S LEVEL OF PHYSICAL SECURITY MEANT IT WAS ALMOST PRE-APPROVED BY MASTERCARD AND THE ENVIRONMENT IT DEVELOPED FOR US PASSED THE GVCP AUDIT WITH FLYING COLOURS. WE SEE OUR RELATIONSHIP WITH THE BUNKER AS INTEGRAL TO OUR FUTURE OPERATIONS."

-Terrie Smith, CEO, DigiSEq

THE BUNKER PROTOCOL™

The Bunker Protocol™ is an all-encompassing methodology that secures against risk and ensures the most secure IT delivery in the UK.

The Bunker Protocol™ incorporates physical, human and digital security capability and processes and wraps them with a governance and standards layer that ensures that client data and systems are continually secure against threats to confidentiality, integrity and availability.

THIS IS ULTRA SECURE

- Physical** Military grade data centres
- Human** All employees are fully background checked and our culture starts and ends with security
- Digital** We build and integrate systems in-house, ultra secure, from the source code up