



CASE STUDY

PayU India Delivers Encrypted Online Payment Services

As an innovator in the online payment market, PayU set out to streamline the online purchase process. SafeNet KeySecure helps PayU India deliver convenient online payment services, while optimizing data and transaction security.

Background

PayU India is the flagship company of the PayU group, a leading online payment solutions provider with a presence in 16 countries. The PayU group is a subsidiary of the Naspers Group (JSE: NPN), which is a 25 billion USD media and Internet company. PayU entered India in October 2011, and has quickly emerged as a leading consumer payment processor, serving more than 1000 merchants.

Business Challenge

In the past, when customers submitted an order on a merchant’s website, they would be directed to a payment gateway site, where they would need to submit complete payment details, including card type, card number, card holder name, expiration date, etc. This lengthy form submission process hurt the customer experience and merchant sales. Further, even repeat customers would have to go through the same process and reenter all these details for each subsequent purchase, which resulted in further frustration.

Challenge

For its online purchasing platform, PayU needed to store payment details in a highly secure manner, including a robust encryption platform that leveraged a hardware appliance for storing cryptographic keys in order to ensure compliance with the Payment Card Industry Data Security Standard (PCI DSS), Indian Government auditor programs, and routine bank audits.

Solution

SafeNet KeySecure with Crypto Pack provided the hardwarebased encryption and key management, as well as detailed audit logs and separation of administrative duties required to meet compliance and security objectives.

Results

With KeySecure, PayU was able to deliver a better user experience, while maintaining high standards for data security.

The company unveiled its “PayU Buying Experience” solution, which enabled merchants to deliver an exceptionally fast, seamless online buying experience. Further, the company sought to deliver added value by enabling the retention of payment details, so repeat buyers would have even more convenience and merchants would be able to build customer loyalty.

However, to deliver on this data retention requirement, PayU would need to store payment details in a highly secure way. Consequently, PayU needed a robust encryption platform, one that leveraged a hardware appliance for storing cryptographic keys, which was essential to safeguarding encrypted data and guarding against attacks. This was vital not just to protect its merchant customers and business, but to ensure compliance with the Payment Card Industry Data Security Standard (PCI DSS), Indian Government auditor programs, and routine bank audits.

The Solution

After an extensive evaluation, including a lengthy proof of concept deployment, the team at PayU selected SafeNet KeySecure with Crypto Operations Upgrade Pack (Crypto Pack). KeySecure delivered on several key requirements:

- > **Robust performance.** During the evaluation, the company did exhaustive load testing and benchmarking under various conditions, and KeySecure consistently delivered the responsiveness and throughput required for their transaction-intensive environment.
- > **High availability.** Deployed in a redundant architecture, the solution delivered the high availability required for this business-critical component of their offering.
- > **Optimal security.** The team did rigorous analysis of the platform, and it proved to provide the highest level of data security in a commercially available solution. KeySecure offered the detailed audit logs, capabilities for separating administrative duties, and other stringent security controls that PayU required to meet its security and compliance objectives.
- > **Streamlined administration.** KeySecure with Crypto Pack is a unified platform that delivers data encryption, key management, and granular access control policies. The solution also offers support for heterogeneous database and application environments. Consequently, PayU could ensure maximum security of its offerings, while minimizing the effort required to deploy and maintain the system.

In addition, it was also critical that the vendor PayU chose had an effective support structure in India, and SafeNet also delivered on this requirement.

“To meet our customer obligations and compliance requirements, we have to ensure we have very strict controls around stored credit card information. SafeNet solutions supported us in our effort to meet the highest levels of security for sensitive payment data. SafeNet’s solutions and support structure stood apart from the competition, which made the choice clear for our company.”

-Mr. Nitin Gupta, Country Head, PayU India

Benefits

With its solutions, PayU is helping its merchant customers deliver a better customer experience and enjoy higher conversion rates. SafeNet is helping PayU deliver on its mission of enabling trusted transactions for its merchant customers. By enabling the company to secure sensitive payment data, SafeNet has helped PayU provide leading solutions that improve customer loyalty and provide a significant competitive advantage in the Indian payment industry.

About PayU

Globally, PayU is one of the largest consumer payment processors in the world. The highest level of provided services is guaranteed by innovative technological platforms, high functionality, stable development as well as a wide and constantly extended offer. Unique value propositions, like its ability to improve conversion rates of any merchant by 8-12 percent, detailed analytics into customer behavior, a 1-click checkout experience, and amazing customer service, has helped PayU achieve this feat in a short time span. To learn more, visit www.payu.in.

About Gemalto’s SafeNet Identity and Data Protection Solutions

Through its acquisition of SafeNet, Gemalto offers one of the most complete portfolios of enterprise security solutions in the world, enabling its customers to enjoy industry-leading protection of data, digital identities, payments and transactions – from the edge to the core. Gemalto’s newly expanded portfolio of SafeNet Identity and Data Protection solutions enables enterprises across many verticals, including major financial institutions and governments, to take a data-centric approach to security by utilizing innovative encryption methods, best-in-class crypto management techniques, and strong authentication and identity management solutions to protect what matters, where it matters. Through these solutions, Gemalto helps organizations achieve compliance with stringent data privacy regulations and ensure that sensitive corporate assets, customer information, and digital transactions are safe from exposure and manipulation in order to protect customer trust in an increasingly digital world.

Contact Us: For all office locations and contact information, please visit safenet.gemalto.com

Follow Us: blog.gemalto.com/security

 GEMALTO.COM


security to be free