



## Client Use Case

### Finance

Protecting global payment data at scale, across partners, systems, and jurisdictions.

# Global Credit Card Leader Secures 36 Trillion Transactions with Certes

A leading international credit card provider, operating across more than 130 merchant banks worldwide, processes trillions of card transactions annually. As a critical player in the global financial ecosystem, it sits at the center of cross-border payment flows, third-party integrations, and high-value transaction data.

## Overview

With vast volumes of cardholder data moving between production systems, backup environments, and partner institutions, the organization required absolute assurance that sensitive payment data remained protected in transit, without compromising performance or global availability.

Since partnering with Certes approximately 15 years ago, the company has protected an **estimated 1.82 exabytes of credit card data**, equivalent to approximately **36 trillion transactions, without a single data breach**.

“Global payment networks operate under constant pressure: vast transaction volumes, complex partner ecosystems, and relentless attempts to exploit financial infrastructure. Even a small gap in how data moves between systems can create enormous risk. The challenge for organisations at this scale is ensuring sensitive transaction data remains protected wherever it travels.”

- Simon Pamplin, Chief Technology Officer, Certes

## The Challenge

### Third-Party Risk at Global Scale

As a global payment provider, the organization faced several escalating risks:

- ➔ Continuous data exchange with 130+ merchant banks and financial institutions globally
- ➔ Large-scale replication between 260+ production and 130+ backup environments
- ➔ Cross-border data flows subject to regulatory scrutiny
- ➔ Exposure to credential-based attacks targeting financial infrastructure



Traditional perimeter controls were not sufficient. Firewalls and segmentation could not guarantee that data moving between systems, partners, and backup locations would remain protected if credentials were compromised or attackers gained network access.

The company needed to:



Reduce third-party data exposure



Protect high-volume transaction flows in motion



Maintain strict performance requirements for payment processing



Prove enforceable data protection across global environments

## The Solution

### Persistent Data Protection Across 400 Global Deployments

Certes deployed approximately **400 software instances** across the customer's global infrastructure, protecting both production and backup environments without requiring disruptive network redesign. Key elements of the implementation:

- ➔ Protection of data in motion across inter-bank and inter-system connections
- ➔ Over 54 million individual data-flow key rotations executed since deployment
- ➔ 260+ production environments and 130+ backup systems secured
- ➔ Centralized control and lifecycle management of protection policies

The architecture ensured that sensitive payment data remained unreadable and unusable, even if intercepted or accessed by unauthorized actors.

Protection was applied directly to data flows, rather than relying solely on perimeter defenses. This allowed the organization to secure transaction traffic at scale while maintaining the performance levels required for global payment authorization systems.

## The Outcome

### 15+ Years of Proven Resilience

Over more than 15 years of deployment, the results have demonstrated the scale, reliability, and resilience of Certes' approach:

**36<sup>tr</sup>**

36 trillion transactions protected



1.82 exabytes of credit card data secured



Zero data breaches since deployment in 2010

"Operating a global payment network means every transaction must be protected without slowing the system down. Certes enabled us to secure data moving between our systems and partner banks while maintaining the performance and reliability our customers expect. Fifteen years without a breach shows the value of protecting the data itself, not just the infrastructure."

**- Director, Global Credit Card Provider**

For a global credit card provider operating in one of the most targeted sectors in the world, sustained breach-free operation at this scale reflects the deliberate, enforced data protection Certes has delivered.

By protecting data in transit across third-party connections and internal systems, the organization reduced regulatory exposure, strengthened operational resilience, and protected its brand reputation in an industry where trust is currency.



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