

FLASH



STARTUP OF THE YEAR



MOBILITY
INNOVATION PROVIDER
OF THE YEAR



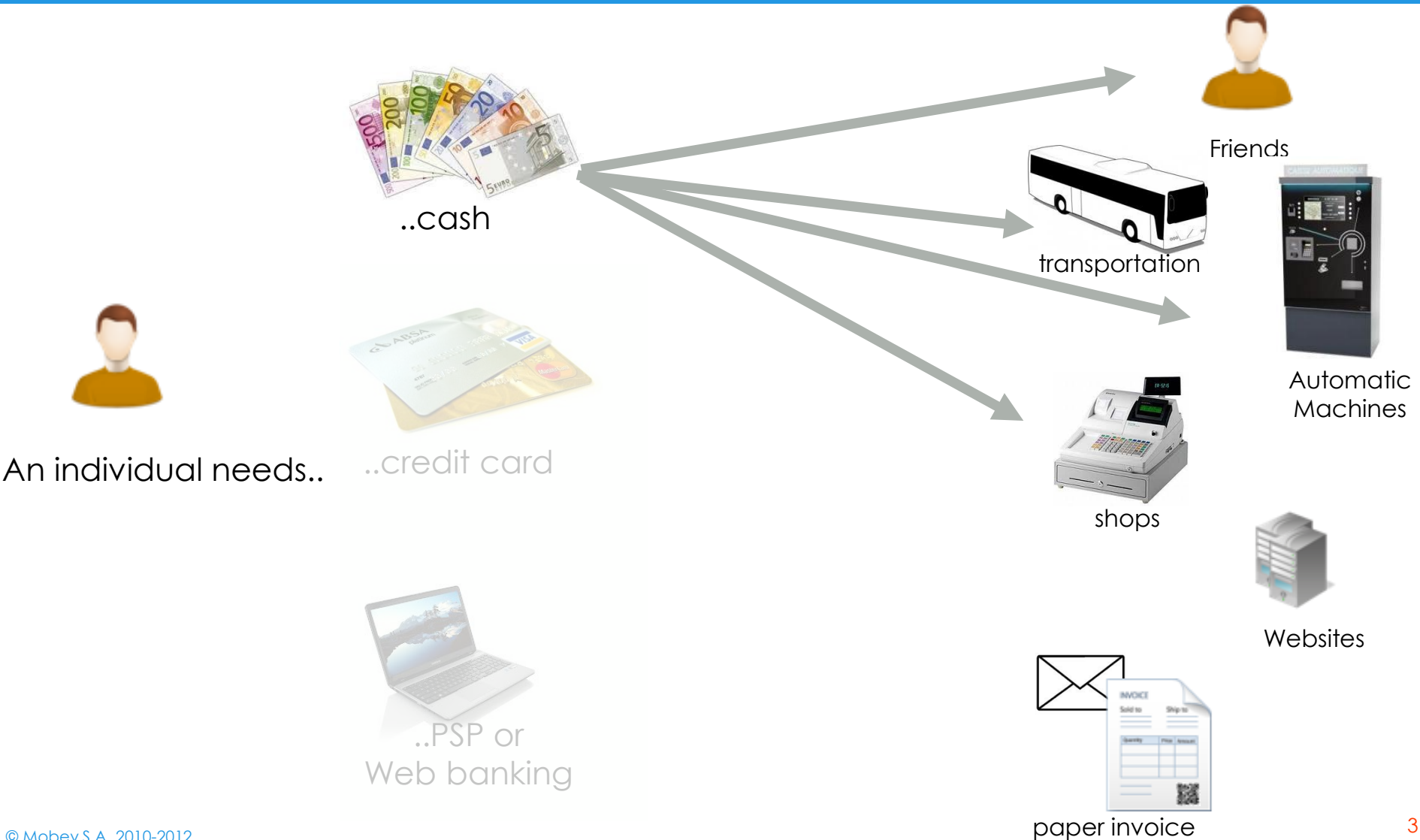
Briefly, FLASHiZ is...



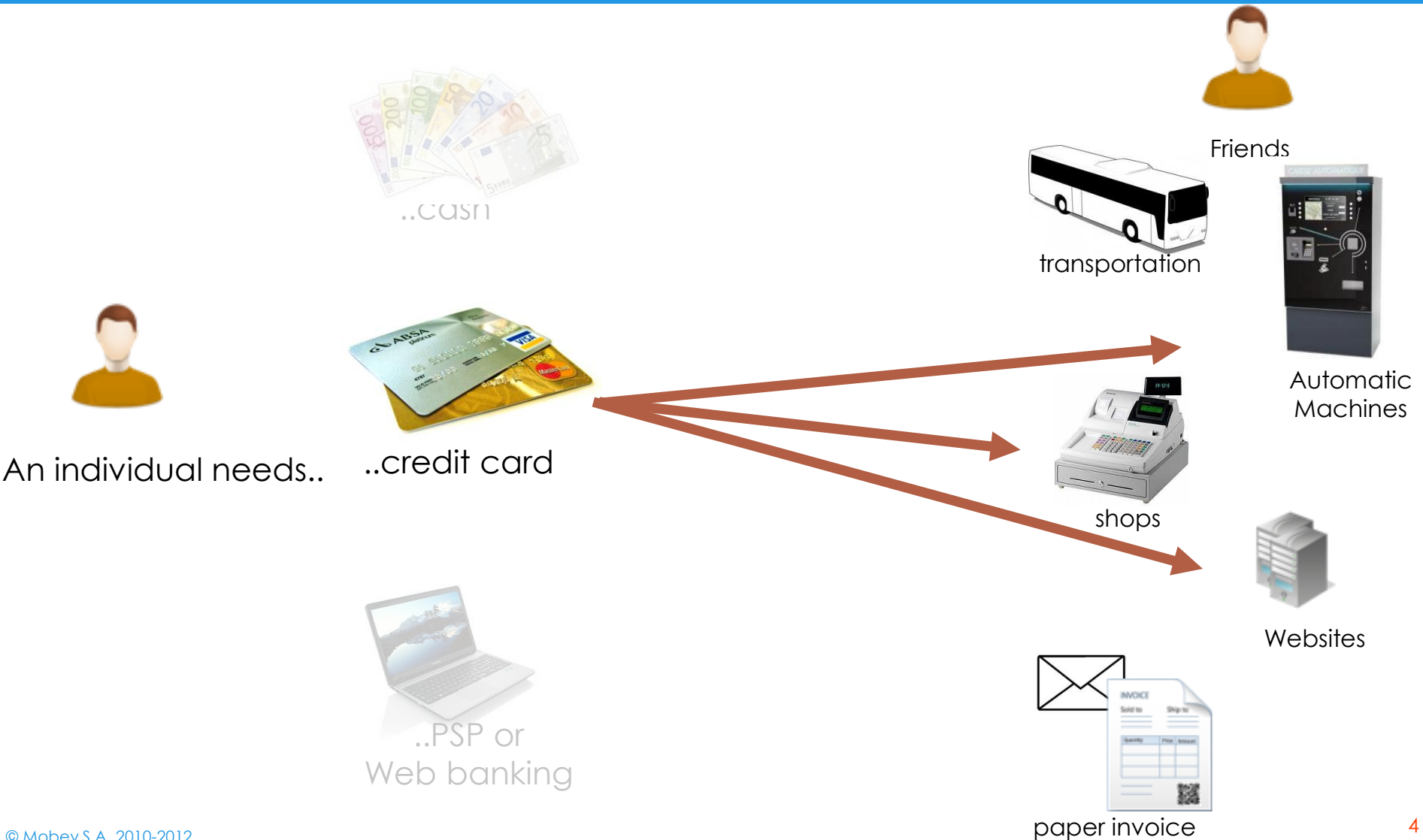
- Created in June 2011
- Started project and implementation in November
- Established as EMI in May 2012
 - ▣ short pilot
 - ▣ Extension in Lux and Grande Région
 - ▣ Extension to FR, ES, BE

.. what do we do?

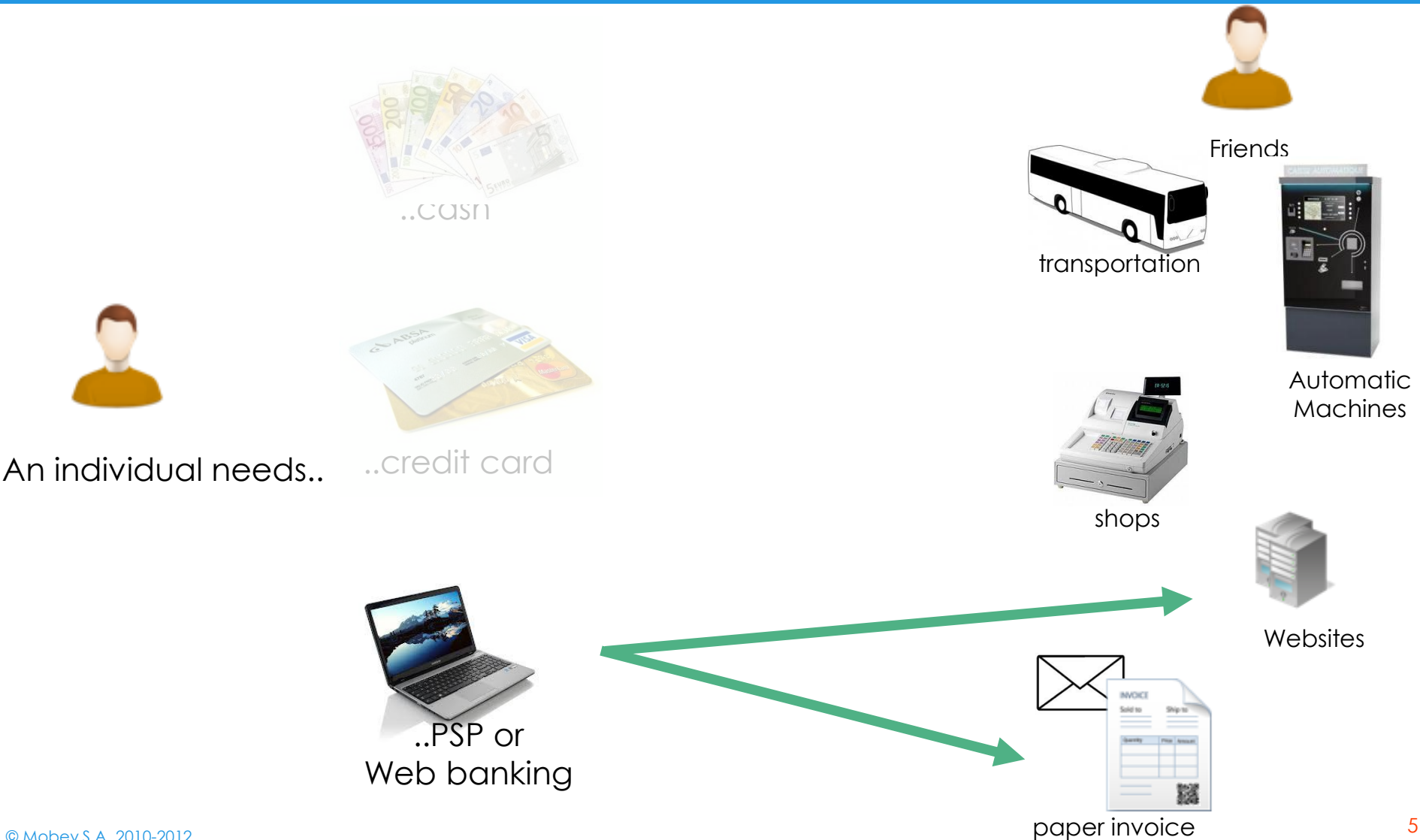
Constatation was...



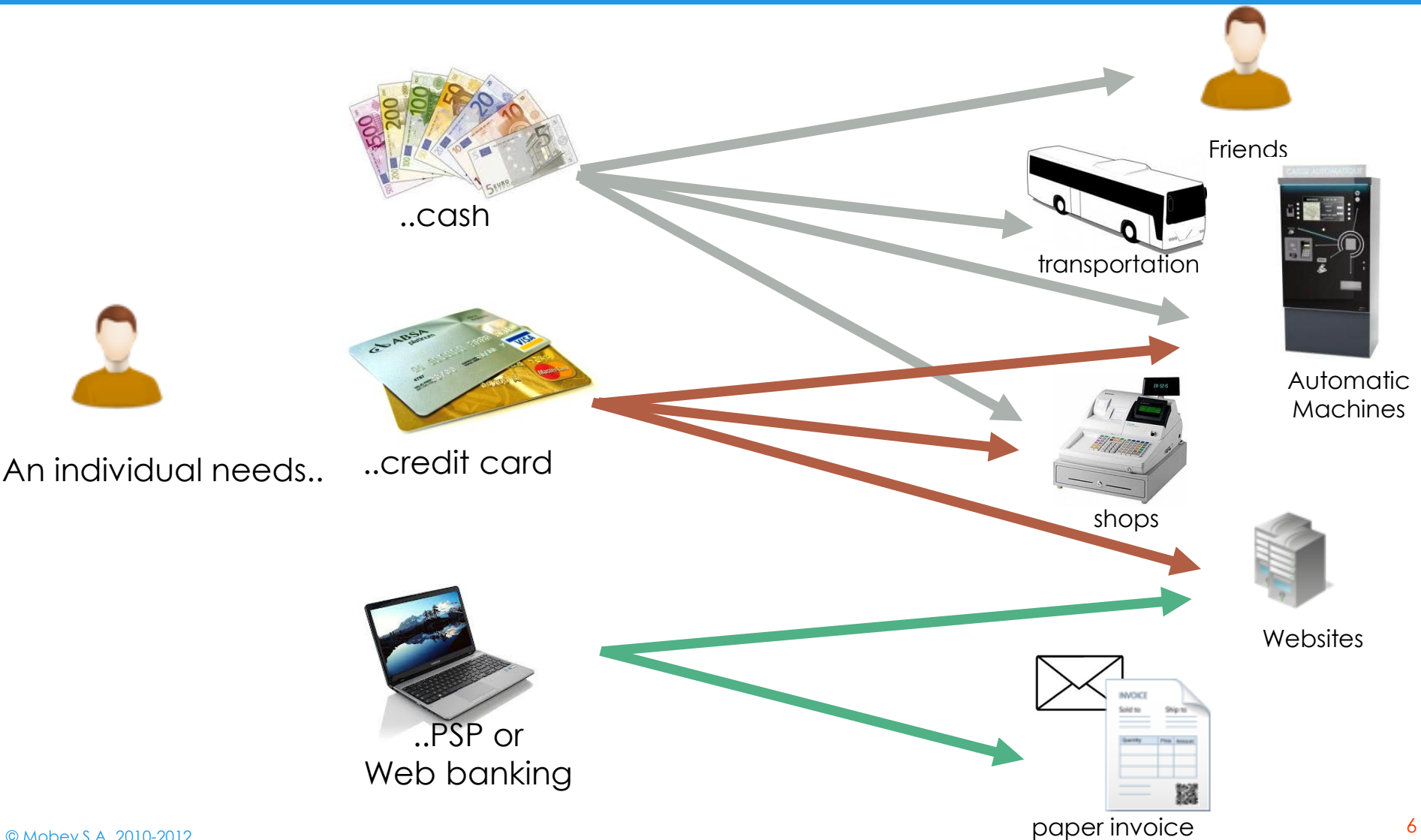
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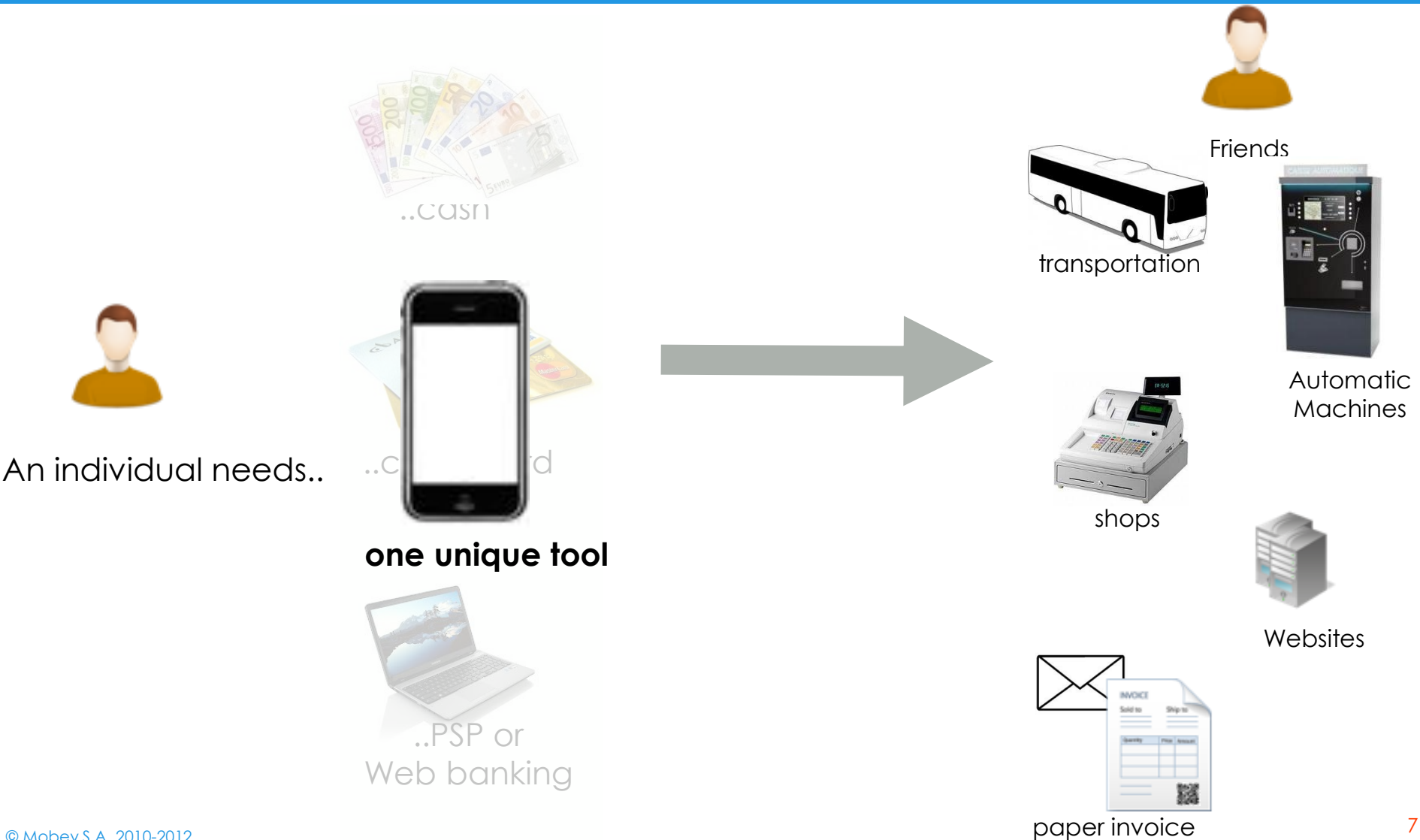
Constatation was...



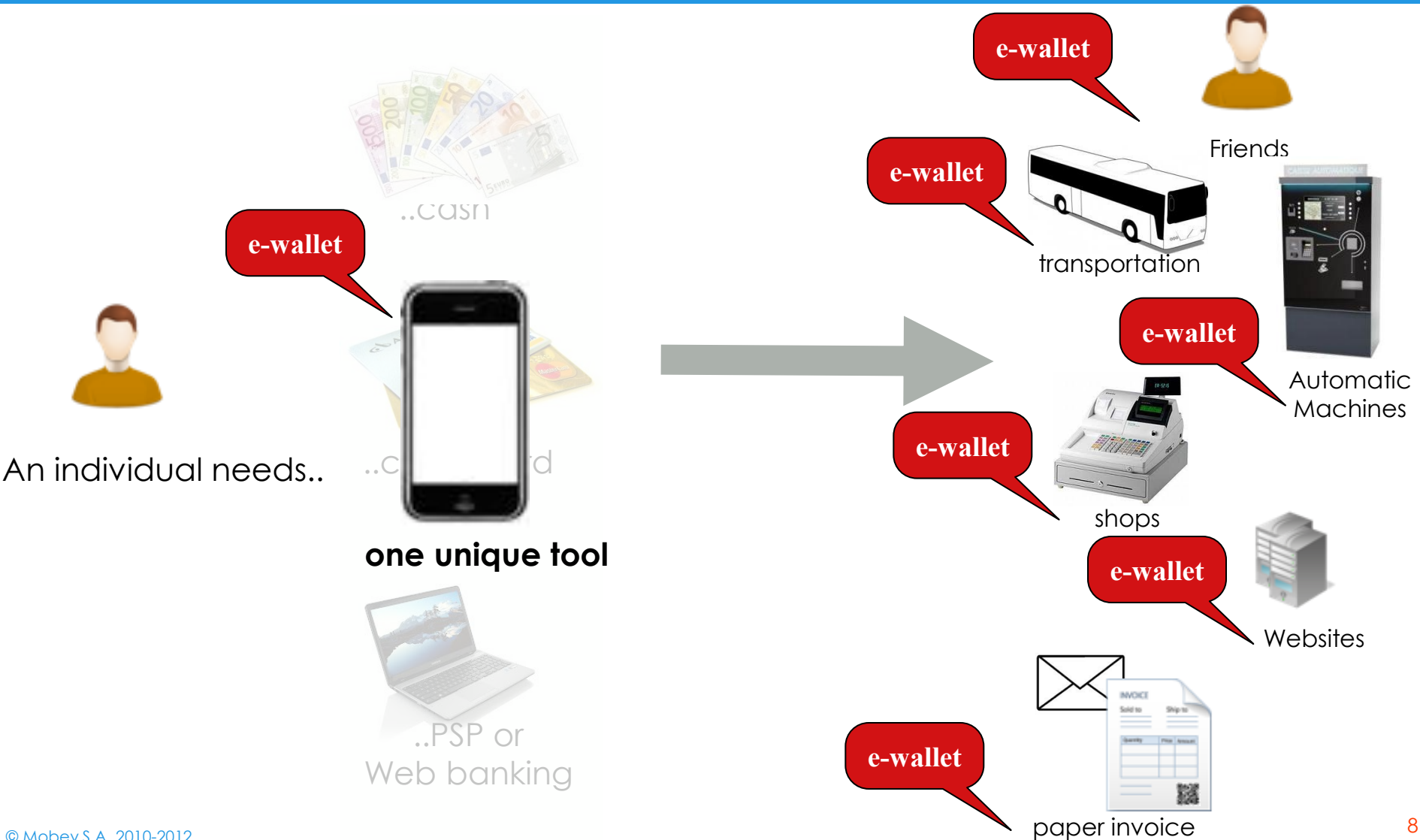
Constatation was...



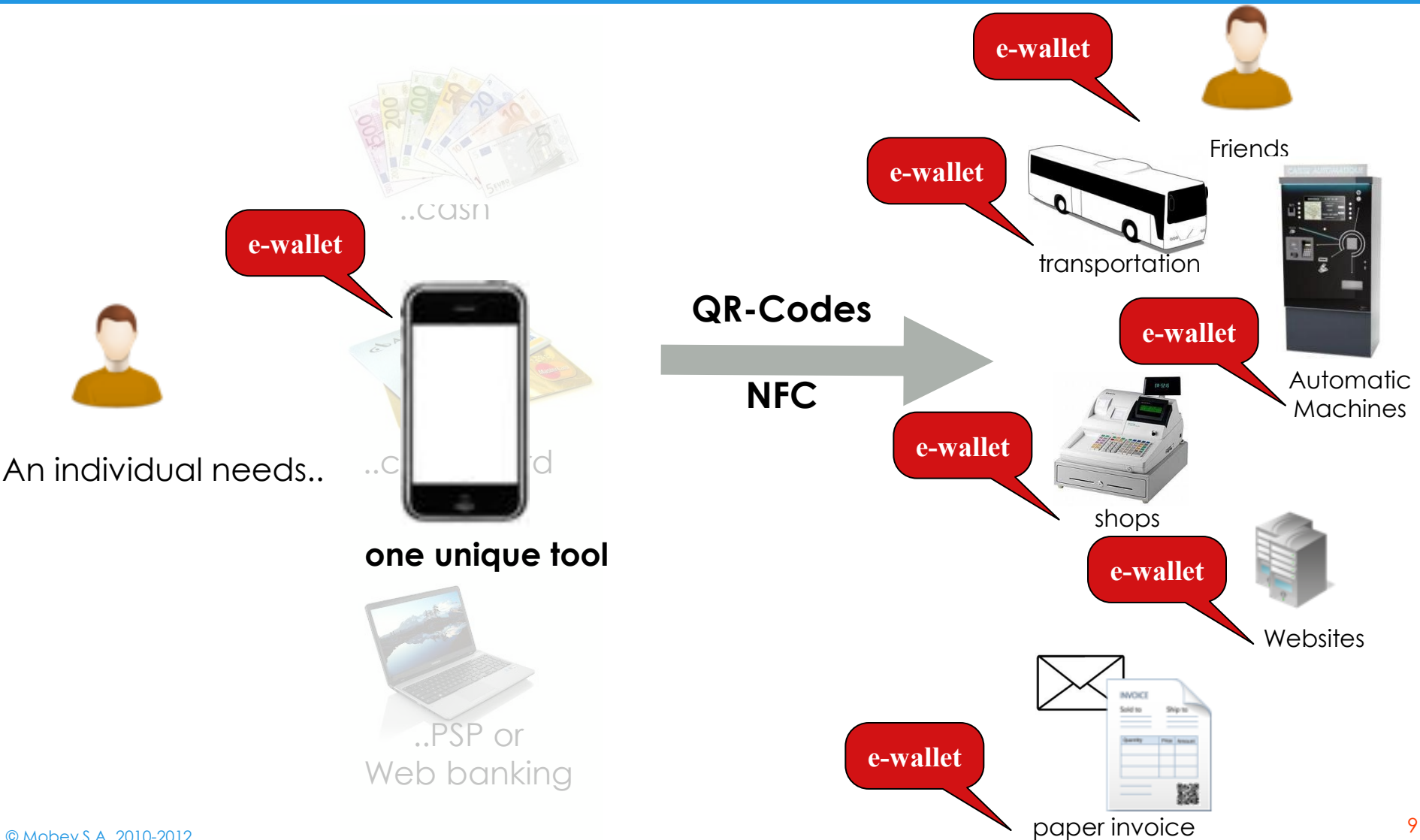
Our suggestion was...



Our proposal is...



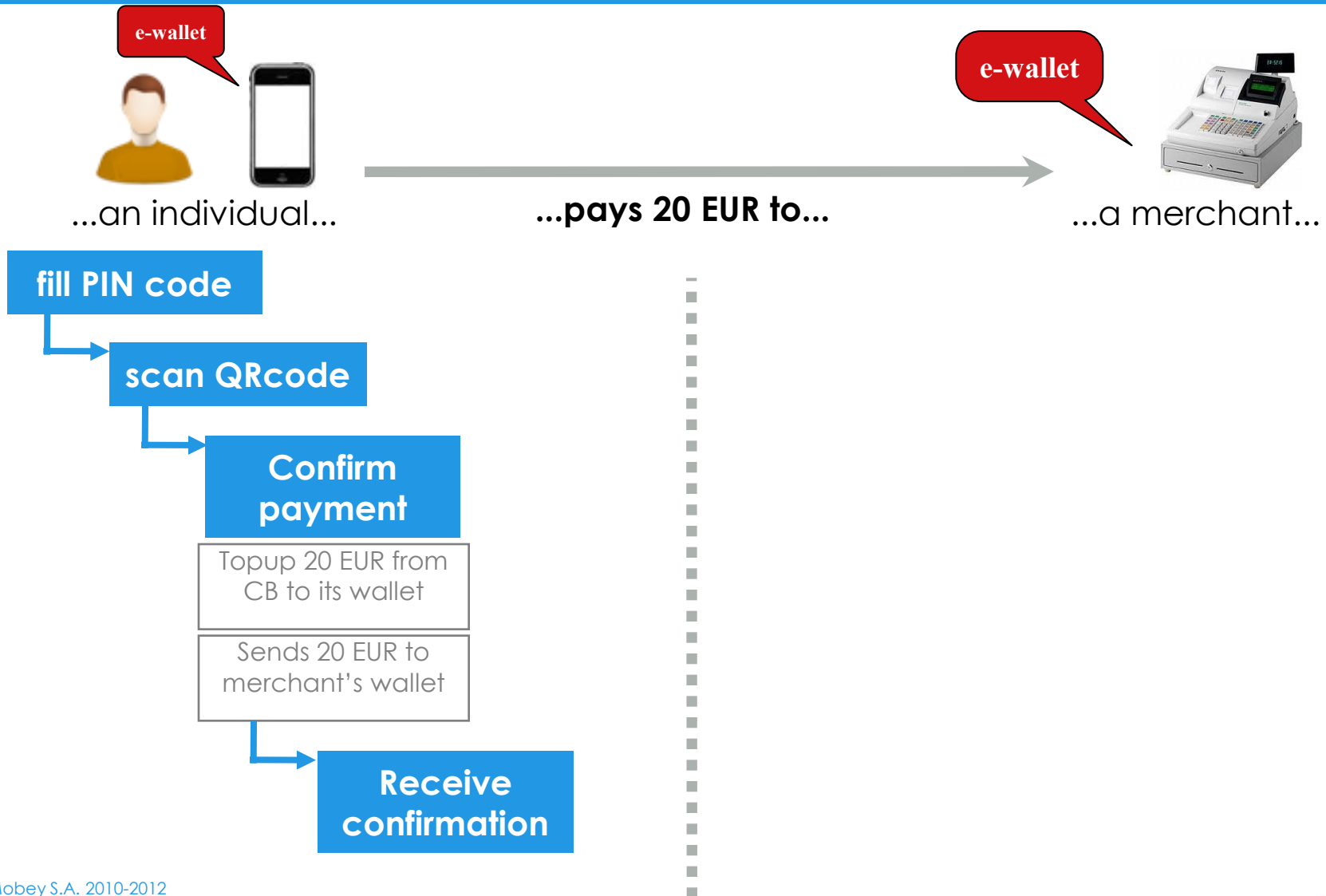
Our proposal is...



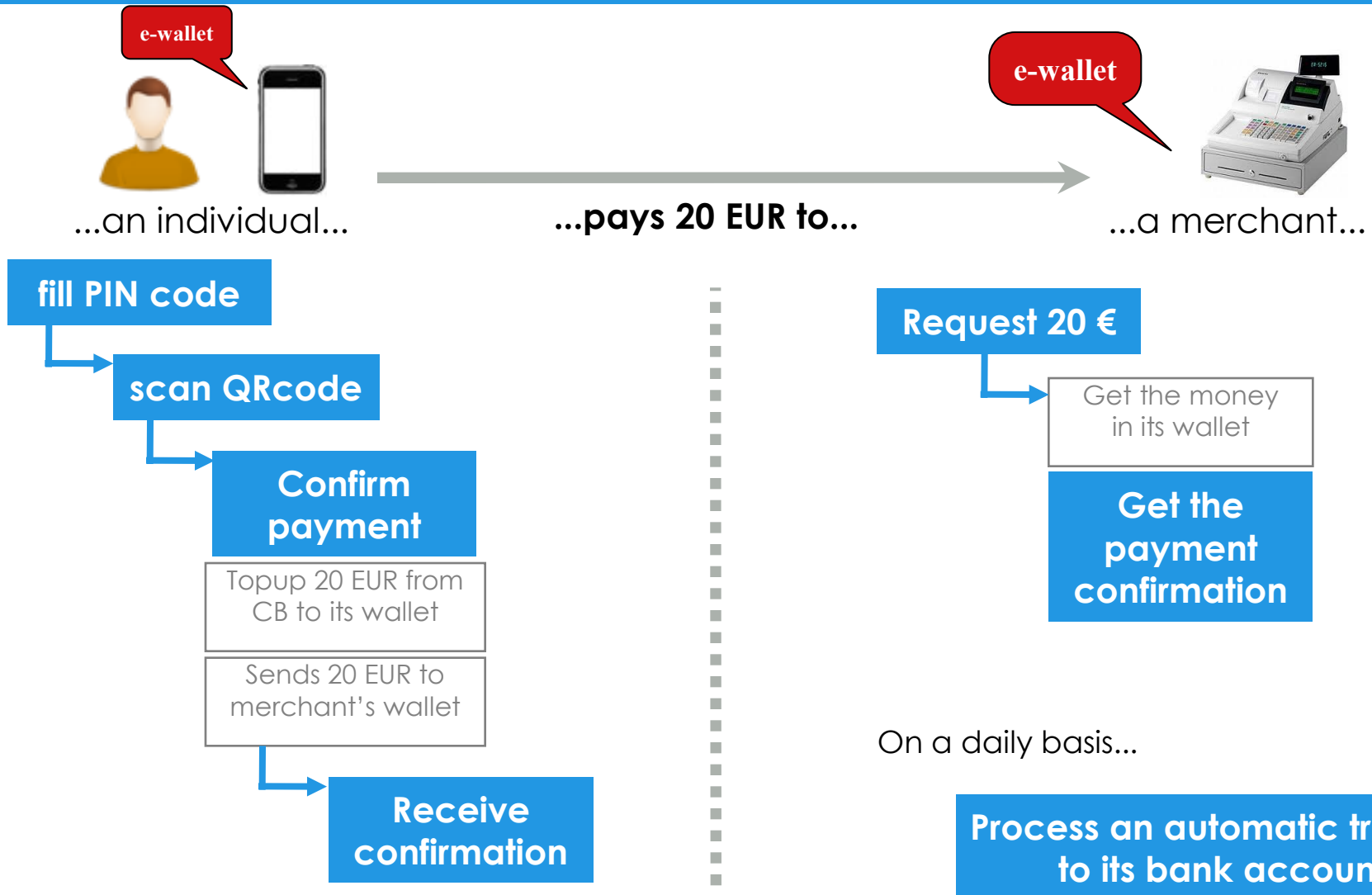
In details, when...



In details, when...



In details, when...





Sentive data...

In the process, we are managing several confidential information :

- Payment card information

- ▣ card data holder
- ▣ transactions

- privacy information (client details, KYC documents, volume of payments, etc.)

- Money transfer information

- ▣ Internal money transfers
- ▣ External money transfers

...2 options for managing this data

Protect the data by...



Option 1: setting up a very secured place

- build our secured infrastructure and maintain it
- build our procedures and monitor them
- monitor all data access (OUT and IN)

Pros : full mastery and solution owner
cons : very consuming in resources for setup, maintenance and monitoring

Option 2 : be accompanied by knowhow partners

- build a solution with a partner having a know-how
- Adapt our procedures with the provider's
- Use as much as possible experience and expertise

Pros : no big investment to start activity, ensure a policy up to date and technology reviewed on a regular basis
cons : dependant to the provider

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Our selection...



We have decided to go for **option 2** to maximize experience and cost in a limited timeframe.

We were looking for a provider which

- ▣ fills with a maximum of the legal requirement
- ▣ gets an adapted offer

We selected eBRC's secured cloud and went for a «**managed service**» mode for all our production's systems.

On short term...



...this «**managed service**» is a real opportunity because :

□ **It is a concrete accelerator** for the launch of the basics activities within

- ▣ Limited investment
- ▣ A full security management
- ▣ A large range of procedures and Best practices

□ **It is a way to ease evolutions** on the infrastructure for

- ▣ Ongoing products
- ▣ Volume increase
- ▣ Redundancy matters
- ▣ Annex needs, etc...

On a mid-term...



...getting a partner with a strong background remains a strong advantage for :

- **shaping a target architecture** with
 - ▣ Expertise and experience
 - ▣ A technological watch of the trends

- **keeping an infrastructure on the top**
 - ▣ Hardware, OS, Antivirus, protection
 - ▣ Physical centers, networks

- **easing the regulation's aspects** with
 - ▣ Procedures reviewed
 - ▣ Internal / External audits managed directly
 - ▣ PCI-DSS opportunity

Conclusion



, more a partner than a provider, is focusing on all problematics, issues and technology-trends to keep our infrastructure at the top of the technology.

FLASHiZ can remain centered on its Core-Business :

A new and nice way to process a payment

ANYWHERE , ANYTIME