



How a leading player in the European financial sector found a 35% cost saving

Customer needs

- To maintain world-class levels of information security and business continuity
- To meet contracted service level agreements
- To be competitive in sector

Customer benefits

- Cost savings approaching 35% over the first three years of certification
- Quality of information security and business continuity provision are maintained in spite of budget pressures and a step change increase in complexity
- Brand reputation and competitiveness is maintained

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Carol Meeuwisse
Risk Consultant
Equens

EQUENS

Customer background

With around 1,300 staff and a turnover in 2009 of €288m, Equens is one of Europe's largest payment processors – handling nearly 9 billion payments and 3.2 billion ATM and POS transactions a year. It processes one of every ten transactions in the Eurozone and manages more than 45 million cards. Headquartered in Utrecht in the Netherlands, Equens also has offices in Germany, Italy and Finland. It aims to offer the lowest possible processing costs while maintaining the highest standards of quality, reliability and security.

Why certification

Given its critical role in the European financial infrastructure, Equens is subject to rigorous financial oversight, supervision and regulation. It needs world-class security and resilience, so the company has been investing in both for nearly 30 years.

Certification to ISO 27001 for information security management and BS 25999 for business continuity management is a way for Equens to check the quality of what it is doing. The management systems also embed a structure that is recognized by and works efficiently with customers' systems, and makes it easier for Equens to demonstrate agreed service levels on availability and data integrity.

Why BSI

Equens chose BSI in 2007 mainly because it had confidence in BSI's expertise. In 2010 that confidence still holds. "We stay with BSI because we can have a discussion about what can be improved," says Carol Meeuwisse, Equens Risk Consultant.

"We say to BSI we think we are at the highest practical level possible. This is where they keep challenging us to get better and better. And because they do audits at other places they bring in fresh ideas. This interaction still adds value. We still see improvements."

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BSI's Lead Assessor Aart Bitter agrees: "I think the audits really help them because we try to have an overview of all Equens' compliance requirements and pick the right areas and interview the right people to get the issues out that align with their organizational needs."

Implementation

Equens' principal aim is to maintain its very high levels of resilience and information security, even as technology, systems and structures change rapidly and are 'dramatically different and more complex' than a few years ago. The company also aims to maintain quality using less resource.

Management systems impose a structure that leads to better alignment, visibility, understanding and communication. As a result in the first year of implementation Equens saved nearly 20% on the operational cost of resilience and security. In year two it saved 10% and in the third year the saving is 5%. As Meeuwisse says, "Cost saving is not our goal, but still this is a system we save money with. We have more and better views of exactly what people are doing, we can keep out duplication."

Benefits of working with BSI

The certifications drive continuous improvement. This means Equens can maintain its very high levels of resilience and information security, even as the complexity multiplies rapidly and resources tighten. "It's hard to maintain the level that we have, but we do," says Meeuwisse. "That is the great achievement of the management system."

A second benefit is that Equens' customers are looking for the highest standards of security and resilience, and the certifications provide the structures they look for. "They depend on us," notes Meeuwisse. "And we found out that nowadays if you aren't certified, you fall at the first hurdle with new customers." Moreover the systems Equens has in place complement those of its customers and simplify interactions.

As well as cutting costs, the certifications also spread awareness across the whole business, maintaining the focus on resilience and security. A final bonus is that Equens feels itself well-positioned to absorb the impact of any future regulatory requirements which might emerge.

BSI Group

P.O. Box 74103
1070 BC Amsterdam
The Netherlands

T: +31 (0)20 346 07 82
www.bsigroup.nl

Your business could benefit from ISO 27001 & BS 25999, just like Equens.

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