

# Credit Saison India

## Credit Saison India powers secure, scalable, and cost-effective nationwide workforce and infrastructure expansion with Cloudflare

Established in 2019, Credit Saison India is one of the country's fastest growing Non-Bank Financial Company (NBFC) lenders, with verticals in wholesale, direct lending and tech-enabled partnerships with Non-Bank Financial Companies (NBFCs) and fintechs. Its tech-enabled model coupled with underwriting capability facilitates lending at scale, meeting India's huge gap for credit, especially with underserved and underpenetrated segments of the population. Credit Saison India is committed to growing as a lender and evolving its offerings in India for the long-term and enabling the dreams of MSMEs, households, individuals and more. Credit Saison India is registered with the Reserve Bank of India (RBI) and has an AAA rating from CRISIL (a subsidiary of S&P Global) and CARE Ratings.

Credit Saison India (CS India) is part of Saison International, a global financial company with a mission to bring people, partners and technology together, creating resilient and innovative financial solutions for positive impact. Across its business arms of lending and corporate venture capital, Saison International is committed to being a transformative partner in creating opportunities and enabling the dreams of people. Based in Singapore, over 1,000 employees work across Saison's global operations spanning Singapore, India, Indonesia, Thailand, Vietnam, Mexico, Brazil. Saison International is the international headquarters (IHQ) of Credit Saison Company Limited, founded in 1951 and one of Japan's largest non-bank financial companies with over 70 years of history and listed on the Tokyo Stock Exchange. The Company has evolved from a credit-card issuer to a diversified financial services provider across payments, leasing, finance, real estate and entertainment.

### Building a hardware-independent secure cloud infrastructure to support rapid growth

As a rapidly expanding, technology-forward organization, Credit Saison India faced several transformation challenges. In particular, the company sought a security infrastructure that did not require extensive equipment upgrades or a patchwork of third-party software solutions to support a hybrid workforce of employees, partners, and contractors as it expanded. "We had to make the right investments," says Dev Pathi, Chief Technology Officer of Credit Saison India. "That meant finding a solution to help us scale over the next few years without committing to expensive hardware solutions or introducing unmanageable levels of complexity."



### Key Takeaways

- Secured 1,400% customer growth — from 100,000 to 1.5 million customers under five years
- Connected and secured enterprise resource access for 1,400 full-time employees and 400 contractors
- Increased service footprint to 45 locations across India, with plans for 80 offices by year-end

### Related Products

- [Zero Trust](#)
- [Remote Browser Isolation \(RBI\)](#)

Similarly, as Credit Saison India's network of affiliates and partnerships with other NBFCs grew, so did the importance of data loss prevention (DLP) efforts across multiple endpoints. The company needed to improve the security of sensitive customer details — especially personally identifiable information (PII) — to maintain public trust and comply with Reserve Bank of India (RBI) regulations. "Partnering heavily with other fintechs to deliver a broader range of services, we had to ensure that our associates and end users could interact only with data appropriate to their roles," says Pathi. "We have a lot of customer data going in and out of the system, so carefully controlling access privileges to prevent the egress of sensitive customer information and avoid operational and reputational risks was a priority."

Simplifying technology management was another top priority. To remain competitive, Credit Saison India needs to rapidly develop and deploy new financial products and services, but their technical stack, internal SaaS applications, and development tools had grown too complex. The company sought a unified, easy-to-manage platform that would allow teams to focus on innovation rather than administration.

"We had all these different tools, software, and cloud providers we needed to integrate," says Pathi. "Supporting all that and ensuring we had visibility across our whole infrastructure became a huge challenge."

### **Rapidly securing employees, contractors, and locations with Cloudflare**

After conducting extensive research, Credit Saison India selected Cloudflare to assist with their transformation. Specifically, the company chose Cloudflare One, the unified platform that brings together Cloudflare's Zero Trust Network Access (ZTNA) and networking solutions — all secured on the Cloudflare global network.

"Cloudflare offered us a developer-friendly way to expand securely without the costly burden of traditional infrastructure," says Pathi. "The low barrier to entry and ease of implementation allowed us to begin growing without heavy upfront commitments."

Credit Saison India has scaled the business by 1,400% in under five years, surging from 100,000 to 1.5 million Indian customers. Using Cloudflare, Credit Saison India now secures employees, and public and private networks, without additional hardware, difficult-to-maintain VPNs, or excessive infrastructure investments.

"Cloudflare changed our corporate landscape," says Pathi, "A year ago we didn't have a strong physical presence across India. As of August 2024 we have three corporate headquarters, 45 branch offices nationwide, and plan to increase that coverage to 80 by year's end."

Cloudflare also secures Credit Saison India's 1,400 full-time staff and 400 contractors against phishing, social engineering, and ransom attacks.

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**Dev Pathi**  
Chief Technology Officer, Credit Saison India

## Protecting PII and promoting regulatory compliance

Cloudflare has provided a secure foundation for Credit Saison India's expansion, guarding sensitive customer data. Using Cloudflare Zero Trust capabilities Credit Saison India has gained greater control and visibility over sensitive data in transit and at rest. At the same time, the company controls access at the individual user level to prevent unwanted data egress across their WAN, web, SaaS, and private applications. Cloudflare's remote browser isolation (RBI) further bolsters the organization's DLP efforts by restricting downloads and uploads, keyboard inputs, and the printing of sensitive data.

"We work across multiple communications channels and third-party applications and with NBFC partners. Our employee user base can only connect to our systems using Cloudflare," says Pathi. "Cloudflare gives us an added layer of security and the confidence to go back to the regulator and say, 'We are protected by Cloudflare — we are in very good health.'"

## Cutting costs and reducing administrative complexity

By adopting a single, integrated solution from Cloudflare, Credit Saison India has reduced costs and complexities, avoiding the management of a convoluted multi-provider technical stack.

"Cloudflare has saved us from unnecessary hires and freed up our budget to focus on innovation and other critical technology upgrades," says Pathi.

Taking a fundamentally integrated approach has also improved compatibility among the NBFC's security controls, critical tooling, and applications. The company has simplified onboarding new technology and reduced manual effort configuring and maintaining security policies.

"The ability to oversee all of our infrastructure in one place is incredibly valuable. Multiple teams can monitor security from a single dashboard, and management has a single source of truth for future investment and development decisions," says Pathi. "We made the right decision early, and it empowered us to scale confidently. Being prepared and proactive with Cloudflare will save us a lot of time and money in the long term."

By reducing operational burdens, Credit Saison India has developed a more agile, cost-effective security strategy. That strategy aligns with the company's growth goals and frees up valuable company resources to focus on product development.



Ultimately, Credit Saison India's relationship with Cloudflare has helped the growing NBFC to remain adaptable while delivering innovative financial solutions across India. In the future, the company plans to continue enhancing security and performance, for example, by exploring Cloudflare's Magic WAN and other tools that can boost resilience and streamline customer interactions.

"Working with Cloudflare has been a great experience," says Pathi. "The team in India is proactive and customer-focused, always engaging us and bringing new ideas to the table to ensure we're getting the most out of our investment."