



THE ESSENTIALS

Industry

Banking and Finance

Company Size

140,000 employees

Challenges

- Meet strict SEPA and PCI-DSS data archiving compliance requirements within tight deadlines
- Achieve massive archiving volumes—billions of transactions per year
- Provide easy access and retrieval by bank staff to specific structured or soon unstructured data

Results

- Securely manages 8 billion transactions every year
- Fully secure, meets SEPA and PCI-DSS compliance requirements
- Fast deployment and highly cost-effective
- Captures both structured and soon unstructured data
- Offers internal archiving as a service
- In only seconds, locate and retrieve specific data among billions of records for increased

CREDIT AGRICOLE GROUP

ACCELERATING COMPLIANCE BY ARCHIVING 8 BILLION TRANSACTIONS ANNUALLY

Credit Agricole Group is the leading retail bank and the largest asset manager in Europe. With over 50 million customers, 7,000 branches located across 54 countries, a market cap of €23+ billion, and a diverse range of products and services including retail, asset management, and insurance, its mission to grow its business requires agile and secure IT infrastructure.

With ever-growing customer demand, credit card services are a key driver of the bank's success. To keep dynamic growth and a competitive advantage, however, Credit Agricole Group must meet strict regulatory compliance and industry standards. Secure archiving of structured credit card or payment transaction data is a must. A new business need is to securely archive unstructured data such as digitally signed documents from retail banking business processes. This is critical to their challenge.

THE CHALLENGE

In 2010, the European Union introduced new regulations governing the management and retention of Single European Payment Area (SEPA) financial transactions, an initiative designed to standardize the framework for making and processing electronic payments across Europe. Failure by credit card issuers (and other businesses) to meet SEPA regulations could result in prosecution and heavy fines.

Credit card issuers, including Credit Agricole Group, also have to be certified as meeting PCI-DSS (Payment Card Industry—Data Security Standards) requirements. This global range of standards works to ensure the safety and security of cardholder data no matter where it is held across the globe. Card issuers unable to meet PCI-DSS can be subject to penalties and costs, could be stripped of their certification, and lose the right to issue credit cards.

To meet strict compliance, the need to securely and regularly archive credit card transaction data for as long as ten years, while facilitating quick and easy data retrieval, became of paramount importance to Credit Agricole Group.

The Group was already considering a replacement of its legacy archiving solution. However, because of looming SEPA deadlines, that search became vitally important. "We required an enterprise-level, electronic archiving solution to securely store billions of transactions every year while meeting all regulatory and certification requirements; that could be deployed quickly to meet SEPA deadlines; and that would enable thousands of internal users across the bank's footprint to quickly find and retrieve specific structured or unstructured data assets," says Gregoire Lundi, in charge of Service Offerings for authentication, electronic signature and archiving, Card and Payments Department, Credit Agricole Group.

Mr. Lundi also notes that the solution must be cost-effective. "Each individual bank within our Group has the right to purchase its own archiving infrastructure. As owner of the Group archiving solution, I have to convince other Group banks to use, and



Solutions

- EMC Archiving platform
- EMC RSA Data Protection Manager
- EMC Centera
- EMC Professional Services

financially contribute to, a solution recommended by the Group. The banks make that decision based not only on capabilities but also on price.”

Credit Agricole Group issued an RFP for a new enterprise archiving solution. It not only considered major vendors but also SaaS models. However, Lundi quickly realized that achieving compliance would be easier and more efficient by implementing a solution on-site, one he and his team could tightly control. Following extensive analyses, Credit Agricole Group selected an integrated archiving, storage, and data security solution from EMC.

THE SOLUTION

Mr. Lundi’s team worked closely with EMC Professional Services to roadmap and quickly deploy an enterprise-level archiving solution. EMC Archiving Platform drives the Group’s archiving requirements by storing vital structured and soon unstructured content including all transaction records, ATM logs, and customer digitized signatures captured in-branch. Thousands of Group employees, located across the bank’s branch and administrative footprint, easily and quickly access and retrieve data through the Archiving Platform intuitive Web Interface and/or through business applications.

To ensure security compliance, EMC RSA Data Protection Manager encrypts PCI-DSS data only (e.g. credit card data. Other data such as SEPA data is not encrypted). Data security and high performance is further enhanced with EMC enterprise data storage solutions: EMC Centera storage systems, a primary platform and a secondary storage device deployed at a separate location, ensure full data protection and synchronisation, as well as high levels of data availability.

“We have to comply with regulatory requirements...With EMC Archiving Platform, I can manage massive data volumes and meet all security standards because I use a highly secure, in-house archiving solution.”

Gregoire Lundi
Manager, Card and Payments Department, Credit Agricole Group

FULL SECURITY FOR LARGE SCALE ARCHIVING

Since deploying its EMC Archiving Platform solution (the CAESAR project—Credit Agricole Electronic System for Archiving and Retrieval) Credit Agricole Group is securely archiving data associated with 8 billion credit card transactions every year —transactions valued at over €250 billion every day. This includes over 100,000 digitized signatures captured daily in the Group’s bank branches. This is a new project which is being developed at Credit Agricole for unstructured data.

With Archiving Platform, the Group easily meets all SEPA and PCI-DSS compliance, including data security, availability, and integrity requirements. The solution is also easy to use. Staff simply access the data through an intuitive Archiving Platform Web interface. Searching across a variety of parameters including transaction date, customer, location, and similar, employees can quickly retrieve specific data from datasets containing billions of records. With Archiving Platform, Credit Agricole staff has significantly increased efficiency and productivity by decreasing search times for documents from hours to only seconds.

EMC Archiving Platform is also highly cost-effective. Mr. Lundi illustrates this by explaining that recently another Bank within the Group was considering a new archiving system. Mr. Lundi had to internally sell his new EMC solution against stiff

competition. "We beat all competitors by demonstrating that EMC Archiving Platform was not only more effective, but it had a less expensive cost per archived Gigabyte of data than any other option including external options."

SECURELY MANAGING MASSIVE VOLUMES WITH EMC

Mr. Lundi notes that the key to meeting vital compliance and certification requirements is by keeping close control of data archiving processes. "We *have to* comply with regulatory requirements, and we knew it would be difficult to do so with a cloud-based SaaS offering.

"With EMC Archiving Platform, I can manage massive data volumes and meet all security standards because I use a highly secure, in-house archiving solution. Staff are happy because they can retrieve required data quickly. And I'm happy because EMC is always there to enhance their solutions, allowing us to reap even more benefits."

CONTACT US

To learn more about how EMC products, services, and solutions can help solve your business and IT challenges, [contact](#) your local representative or authorized reseller, visit www.emc.com, or explore and compare products in the [EMC Store](#).

EMC², EMC, the EMC logo, are registered trademarks or trademarks of EMC Corporation in the United States and other countries. VMware is a registered trademark or trademark of VMware, Inc., in the United States and other jurisdictions. © Copyright 2016 EMC Corporation. All rights reserved. Published in the USA. 05/2016; Customer Profile H15167

EMC believes the information in this document is accurate as of its publication date. The information is subject to change without notice.

The EMC logo, consisting of the letters "EMC" in a bold, white, sans-serif font, with a superscript "2" to the right of the "C". The logo is set against a solid blue rectangular background.