



From fintech startup to leading online payment platform

Why Lemon Way needed to protect their customers' data

Around 1,400 online marketplaces and crowdfunding websites in France, Italy, Spain and the UK use Lemon Way's payment processing platform. As part of its responsible approach to doing business, Lemon Way must comply with data protection and banking sector standards and regulations. They must also meet the requirements of their operating license, which include hosting their platform in the EU.

How a customized solution was set up to provide secure, scalable and compliant hosting

We designed a customized, compliant, high-performance hosting solution based on virtualized infrastructure in Paris and Frankfurt, with application outsourcing and security consultancy services. The solution optimizes application availability and performance, and ensures service continuity during maintenance operations. We also supported a change in approach to PCI DSS certification, required when the value of transactions processed by Lemon Way's platform reached a new threshold.

What a firm foundation enabled Lemon Way to achieve their ambitious expansion strategy

Lemon Way has raised millions of Euros in external investment to help accelerate its expansion across Europe and into new market sectors. Given our long-term trusted relationship, and our demonstrated ability to evolve their hosting solution in line with business transformation, they know they can count on us to keep pace with their needs, no matter how fast or how far they grow.



'We differentiate ourselves by listening to our customers' challenges and providing a fully supported solution that meets their individual needs.'

That's exactly the approach NTT Ltd. took with us, designing a customized, high-performance compliant hosting solution with shared management responsibilities.'

Grégory Jaen, CTO, Lemon Way

Challenge

Why Lemon Way needed to protect their customers' data

French fintech startup Lemon Way has come a long way since its early days as a mobile payment provider. Today it's licensed by the ACPR (France's banking sector supervisor) as a payment institution with a passport to provide services in 29 European countries.

Around 1,400 online marketplaces and crowdfunding websites in France, Italy, Spain and the UK use Lemon Way's simple, efficient payment processing platform to manage financial transactions among participants in their ecosystems. Now corporate customers are also coming on board – including the French Football Federation, which uses the platform to streamline the way football fans pay their club membership fees.

As a responsible online payment provider, Lemon Way takes care to protect their image, do business in an ethical way, and comply with regulations such as the EU GDPR, PCI DSS and PSD2. They must also meet ACPR license requirements, which include hosting their payment processing platform in a secure environment within the European Union.

We've been hosting Lemon Way's infrastructure for a number of years in our compliant, accredited environment. That long-standing relationship with us gave them a compliant foundation to build on, and a partner ready to support their growth and transformation.

Solution

How a customized solution was set up to provide secure, scalable and compliant hosting

Since the early days, when Lemon Way hosted a couple of servers with us, their infrastructure has expanded to around 70 servers. We've transformed the hosting environment we provide to meet their evolving needs.

We designed a customized, compliant, high-performance hosting solution, with management responsibilities split between Lemon Way and us. The virtualized infrastructure resides in a scalable private cloud based on dedicated servers at our Paris data center and in our Frankfurt cloud. We provide application outsourcing and security consultancy services, and associated services such as penetration testing. We protect the infrastructure with firewalls and other security appliances, which are delivered as virtualized services from our Enterprise Cloud.

The solution optimizes application availability and performance, and ensures service continuity during maintenance operations. So Lemon Way can offer their customers an even better SLA than before.

We also supported a change in approach to PCI DSS certification, which was driven by the increased value of transactions processed by Lemon Way's platform. Following independent approval by a Qualified Security Assessor (QSA), the hosting platform is due to be PCI DSS Level 1 certified.

Outcome

What a firm foundation enabled Lemon Way to achieve their ambitious expansion strategy

6.4m payment accounts were opened on Lemon Way's platform between 2012 and 2019 – the largest number managed by a French fintech. The total value of transactions handled during 2019 is predicted to reach EUR 2.7bn.

In 2018 Lemon Way raised EUR 10m in external investment to accelerate growth, followed by a second round of external investment in 2019 that raised EUR 25m.

The company's strategic plans include further European expansion, starting with Germany, and continued penetration of the corporate sector. They also see the potential to apply their platform to other scenarios, such as companies' internal marketplaces for goods and services.

As a licensed payment institution, Lemon Way must surround itself with partners who are credible, reliable and compliant. Like their banking partner, we're classed by the ACPR as a provider of essential outsourced services – services that are critical to Lemon Way's ability to run their business and serve their customers. For that reason, Lemon Way appreciates the long-term trusted relationship they have with us. They also know that however fast they grow, and wherever they expand to, they can count on us to keep pace with their needs.

- Which services?**
- Consulting Services
 - ICT Infrastructure Services
 - Managed Services

