Integrity360 | money eu

your security in mind

CASE STUDY:

MoneyEU strengthens payment security and achieves PCI DSS Level 1 validation with Integrity360

The customer

MoneyEU is the trading name of Zest Consultancy S.L. and provides global payment infrastructure for modern enterprises and digital businesses.

Through its platform and payment gateway, MoneyEU supports international card payments, bank transfers including SEPA and international transfers, alternative payment methods, eChecks, digital wallets and, where supported and appropriately approved, crypto-asset-related payment and settlement flows.

Its capabilities include payment orchestration, intelligent routing, reporting and reconciliation, recurring payments, fraud and risk controls, multi-currency settlement, virtual IBAN infrastructure and FX-related services.

Because MoneyEU operates in payments, trust and security are fundamental to the service it provides to customers, acquirers, banks and technology partners.

> **"Trust and security are not secondary to the product. They are part of what we provide to customers, acquirers, banks and technology partners."**
>
> **Pranav Khanna**
> *Owner and CEO, MoneyEU*

Industry

Payments

Challenge

MoneyEU needed to turn PCI DSS compliance into a structured, sustainable security programme while protecting cardholder data across a complex environment.

Key challenges included:

- Defining PCI DSS scope across systems, integrations and third parties
- Documenting controls and collecting assessment evidence
- Coordinating remediation without disrupting business activity
- Completing ASV scanning and penetration testing
- Creating a repeatable operating model rather than a one-off compliance exercise

The organisation needed a practical route to Level 1 Service Provider validation while strengthening its underlying security controls.

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Selection Criteria

MoneyEU required a partner that could support the full PCI DSS journey and combine technical rigour with practical guidance.

The organisation was looking for:

- Deep PCI DSS and payments-sector experience
- Clear scoping and risk prioritisation
- Strong technical assessment capabilities
- ASV scanning, penetration testing and retesting
- Practical remediation support
- Clear communication across internal teams and external providers

Integrity360 stood out for bringing together PCI DSS specialists, ASV services and penetration-testing capabilities within a risk-based, remediation-focused approach.

> **We were not looking for a provider that would simply issue a report. We needed a partner that could understand our architecture, our business model and our operational dependencies.**

The Solution

A phased PCI DSS security and compliance programme combining scoping, remediation support, ASV scanning, penetration testing, retesting and validation preparation.

> **Integrity360 has been a key partner in transforming a demanding PCI DSS compliance project into a structured and sustainable security programme.**
>
> **Pranav Khanna**
> *Owner and CEO, MoneyEU*

The benefits

- Successful PCI DSS Level 1 Service Provider validation
- Clearer PCI DSS scope and responsibilities
- Stronger vulnerability management and configuration security
- Improved access control and third-party coordination
- Repeatable evidence trail for future assessments
- Greater confidence when responding to customers, banks, acquirers and partners
- Improved consistency in security due diligence responses
- Stronger risk ownership and security culture across the wider business ecosystem

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Integrity360's solution

Integrity360 delivered the programme in phases, from scoping and gap analysis through remediation, testing, evidence preparation and final validation. Key elements included:

- **PCI DSS scoping and gap analysis**
  Defining assets, data flows, systems, integrations, providers and responsibilities.

- **Remediation support**
  Addressing access control, configuration hardening, vulnerability and patch management, logging and monitoring, incident response, third-party management, policies and evidence.

- **Technical testing**
  Conducting and coordinating ASV scans, penetration testing and retesting.

- **Validation readiness**
  Organising evidence and verifying that outstanding findings had been properly closed.

> **"The relationship felt like a security partnership, not simply a provider running a test and delivering a report."**

Business Impact for MoneyEU

Beyond achieving PCI DSS Level 1 Service Provider validation, the programme has helped MoneyEU establish a more structured approach to security governance, technical assessments and compliance evidence.

These improvements support clearer security-related communication with merchants, acquiring partners, banks and technology providers, while providing a stronger foundation for ongoing security and compliance activities.

About MoneyEU

MoneyEU, the trading name of Zest Consultancy S.L., provides global payment infrastructure for enterprises and digital businesses.

Its solutions encompass international payment processing, card acquiring connectivity, alternative payment methods, payment orchestration, fraud and risk controls, multi-currency settlement, and reporting and reconciliation capabilities.

With a focus on security, operational efficiency and international payment requirements, MoneyEU supports businesses navigating increasingly complex payment environments.

Website: www.moneyeu.com

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Looking Ahead

MoneyEU's next objective is to maintain PCI DSS security and compliance as a continuous process rather than a project centred on the annual assessment.

This includes annual PCI DSS validation, ASV scanning at the required frequency, penetration testing and retesting, reviews of environmental changes, policy and evidence updates, and monitoring for new requirements in the standard.

As MoneyEU adds new payment methods, integrations, providers and markets, Integrity360 will continue to support programme continuity, technical assessments and specialist advice.

> **"We would recommend Integrity360 to organisations in the payments sector that need a technical, accessible and results-oriented team."**
>
> **Pranav Khanna**
> *Owner and CEO, MoneyEU*

Explore MoneyEU's Global Payment Infrastructure

Discover how MoneyEU supports international businesses with payment processing, orchestration, settlement and related financial infrastructure capabilities.

www.moneyeu.com

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About Integrity360

Integrity360 is Europe's leading cyber security and PCI specialist, with offices across EMEA, North America and the Caribbean. The company operates 7 Security Operations Centres (SOCs) in Ireland, Sweden, Italy, Spain, Bulgaria and South Africa, delivering continuous monitoring and response across multiple time zones.

With over 700 employees, including more than 600 dedicated cyber security professionals, Integrity360 delivers a full suite of professional, support, and managed security services covering the entire cyber risk lifecycle, from identification and prevention through to detection, response, and recovery.



3000+ Enterprise Clients

600+ Cyber Professionals