



Security as a Company Value

Keeping cross-border payments simple, affordable, and secure is our mission at Almond FinTech. To accomplish this, we deliver our products and services using a proprietary platform built on proven best practices, advanced security protocols, and stringent industry compliance standards.

Our Team

At Almond FinTech, we take data security seriously, and only vetted personnel are given access to client and customer information.

In accordance with local laws and best practices, all Almond FinTech contractors and employees undergo in-depth background checks prior to being engaged or employed by us.

Non-Disclosure Agreements (NDAs) are signed by all employees, contractors, and others who will access sensitive or internal-only information. We regularly conduct rigorous employee security training and testing based upon current and emerging techniques and attack vectors to embed a strong culture of security into our business.

Our Development

All development projects at Almond FinTech, including on-premises software products, support services, and our own Digital Identity Cloud offerings, follow secure development lifecycle principles.

Development of new products, tools, and services, along with changes or redesigns to existing ones, undergo a comprehensive design review to ensure that security requirements are incorporated.

All team members regularly involved in any system development undergo annual secure development training in the development languages they use, as well as other relevant training.

Software development is conducted in line with **OWASP Top 10** recommendations for web application security.

Our Testing

Almond FinTech executes third-party penetration testing and vulnerability scanning of all production and internet-facing systems on a scheduled basis.

All new systems and services are scanned prior to being deployed to production.

We perform penetration testing both by internal security engineers and external penetration testing companies on new systems and products or major changes to existing systems, services, and products; this ensures a comprehensive, real-world view of our products and development environment.

As part of our development process, we perform static and dynamic software application security testing of all code--including open-source libraries.

Our Secure Cloud

The Almond FinTech cloud provides maximum security with complete customer isolation in a modern, multi-tenant cloud architecture. We utilize the native physical and network security features of the cloud service, and work closely with the cloud providers to maintain infrastructure, services, and physical access policies and procedures.

All customer cloud environments and data are isolated using a unique isolation approach, storing each customer environment within a dedicated trust zone to prevent inadvertent or malicious co-mingling.

All data is also encrypted at rest and in transmission to prevent unauthorized access and data breaches; in addition, our entire platform is continuously monitored by a dedicated, expert team. We isolate each customer's data from our own, utilizing unique encryption keys to ensure the everyone's data is fully protected.

Our client data protection protocols comply with SOC 2 standards to encrypt data in transit and at rest, ensuring customer and company data and sensitive information is protected 24/7.

We implement role-based access controls and principles of least privileged access, and reviewing and revoking access as needed.

Our Compliance

We're committed to providing the most secure products and services to safely and easily manage billions of digital identities worldwide; our external certifications provide independent assurance of Almond FinTech's dedication to protecting our customers through regular assessment and validation of protections and security practices we have in place.

Our Audit Standards

Almond FinTech successfully completed the AICPA Service Organization Control (SOC) 2 Type I audit, confirming that Almond FinTech's information security practices, policies, procedures, and operations meet the SOC 2 standards for security.

We were audited by **Prescient Assurance**, a leader in security and compliance certifications for B2B SAAS companies worldwide. Prescient Assurance is a US registered public accounting firm, providing risk management and assurance services including, but not limited to, SOC 2, PCI, ISO, NIST, GDPR, CCPA, HIPAA, and CSA STAR. For more information about Prescient Assurance, reach out to them at info@prescientassurance.com.

An unqualified opinion on a SOC 2 Type I audit report demonstrates to Almond FinTech's current and future customers that we manage data with the highest standard of security and compliance. Customers and prospects may [request access to the audit report here](#).

For more information about Almond Fintech's security policies, contact security@almond fintech.com.