

# **RBI and NPCI Payment System Data Storage – System Audit Report (SAR)**

**As Per Notification Number**

**(RBI/2017–18/153, DPSS.CO.OD No. 2785/06.08.005/2017–2018 and  
NPCI/UPI/OC–87/2020–21)**

**Presented to:**

**Razorpay Technologies Private Limited**

**Report By: Panacea InfoSec Pvt. Ltd.**

**Report Date: 18<sup>th</sup> October 2023**

**Panacea Infosec Private Limited**

**“Empaneled by CERT-In for providing Information Security Auditing Service”**

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## Table of Contents

<b>1. Executive Summary</b> .....	4
<b>2. About Panacea InfoSec</b> .....	5
<b>3. Assessment Objective and Criteria</b> .....	6
<b>4. Audit Review Methodology</b> .....	7
4.1. Phase 1: Scope.....	7
4.2. Phase 2: Plan .....	7
4.3. Phase 3: Fieldwork.....	8
4.4. Phase 4: Report .....	8
<b>5. Assessment Report</b> .....	9
5.1. Contact Information.....	9
5.2. Date and Timeframe of Assessment.....	9
5.3. Razorpay Technologies Private Limited Business Description and Project Scope:.....	9
5.4. Razorpay Technologies Private Limited Auditee members .....	11
5.5. Razorpay Technologies Private Limited Assessment Coverage.....	11
5.6. Data Infrastructure Details .....	12
5.7. Payment Data Flow Architecture.....	12
5.8. Service Providers and Other Third Parties' Details .....	13
<b>6. Assessor workbook – RBI Payment System Storage Parameters</b> .....	21
6.1 Indicative Checklist for Data Localization System Audit Report.....	34

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1.0	Final Report	18 <sup>th</sup> October 2023	Draft Released for Validation. Prepared By - Panacea InfoSec Proof Reader - Razorpay Technologies Private Limited

## 1. Executive Summary

To the management of Razorpay Technologies Private Limited:

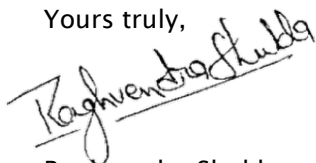
We have completed our engagement to assist Razorpay Technologies Private Limited. herein referred as Razorpay Technologies Private Limited with evaluating and validating the compliance against data localization system audit guideline under **"RBI/2017-18/153, DPSS.CO.OD No. 2785/06.08.005/2017-2018"** and **"NPCI/UPI/OC-87/2020-21"** notification. Our engagement was performed in accordance with our standard scope of work (SOW).

The engagement was focused on identifying the effectiveness of controls implemented at Razorpay Technologies Private Limited to ensure compliance as per RBI and NPCI data localization requirements based on storage of payment system data at the time of our engagement.

Our detailed assessment reporting is followed in **"Assessor Workbook"**. The report has been prepared based upon information provided by Razorpay Technologies Private Limited during the assessment and interactions and assessment summary is based on covering entire transaction lifecycle and report writing is usage sampling of identified systems. Razorpay Technologies Private Limited agrees to hold us harmless and indemnify us against any claims, damages, proceedings, charges or other liabilities resulting from, or arising out of, our representations here in the preparation of the report. Kindly refer the section 6.1 for detailed classification of payment data. We appreciate the co-operation and assistance provided to us during engagement.

The details of assessment and observations if any can be found below in Section 6.

Yours truly,



Raghvendra Shukla  
PCI QSA, SWIFT CSP, ISO 27001 LI & LA  
Panacea Infosec Pvt. Ltd.  
Cert-In Empaneled  
Dated: 18<sup>th</sup> October 2023

**Panacea Infosec Private Limited**

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