



CERISMA (PRIVATE) LIMITED

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REQUEST FOR QUOTATION (THIS IS PRICE ENQUIRY-NOT AN ORDER) SAP No.6100017649	1	OF	*
	RFQ No	CRZ0013SIR	
	DATE	31.07.2026	

Company PSO Dummy Vendor PAKISTAN	QUOTATION REQUIRED			
	ON (Date)	18.08.2026	BY (Time)	

Please quote your best price for all items of following specifications. Please read the instructions attached herewith Rs. _____ EARNEST MONEY %
PO/DD NO. _____

Title: Services Required for Merchant Payment Acceptance Services

S.No.	Description/Specifications	Location	Unit	Qty	Unit Price Rs.	Amount Rs.
1	<u>Payment Acceptance</u>	<u>CERISMA -</u>				
		<u>HeadOffice</u>				
1.01	<u>Merchant Payment Acceptance Services</u>		EA	5,000,000		
	Monthly Transaction Count Range 1 # 5,000,000					
1.02	<u>Merchant Payment Acceptance Services</u>		EA	10,000,000		
	Monthly Transaction Count Range 5,000,001 # 15,000,000					
1.03	<u>Merchant Payment Acceptance Services</u>		EA	15,000,000		
	Monthly Transaction Count Range 15,000,001 # 30,000,000					
1.04	<u>Merchant Payment Acceptance Services</u>		EA	20,000,000		
	Monthly Transaction Count Range 30,000,001 # 50,000,000					
1.05	<u>Merchant Payment Acceptance Services</u>		EA	25,000,000		
	Monthly Transaction Count Range More than 50,000,000					
	=====					
	Terms and Conditions:					
	1. Introduction					
	Cerisma (Private) Limited ("Cerisma") is a private limited company					



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SAP No.6100017649

Company PSO Dummy Vendor
PAKISTAN

QUOTATION REQUIRED

ON
(Date)

18.08.2026

BY
(Time)

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	registered under section 16 of the Companies Act, 2017 (XIX of 2017). Cerisma is a wholly-owned subsidiary of Pakistan State Oil (PSO) and has been granted In-Principle approval by the State Bank of Pakistan (SBP) to operate as an Electronic Money Institution (EMI). As part of its mandate to digitize payments across PSO's retail network and beyond <>,<> Cerisma is inviting sealed bids from qualified technology service providers for the supply, deployment, integration and managed operation of a payment device estate across PSO outlets and associated merchant locations nationwide. This tender document has been prepared in accordance with the PPRA Rules, 2004 and relevant SBP guidelines. All interested bidders are required to read the complete document carefully before submitting their bids. 2. Scope of Work Cerisma requires a qualified vendor to supply, deploy, integrate and manage a fleet of all-in-one 2,000 Smart POS / QR Payment Acceptance Devices. Deployment will commence at PSO fuel stations and will progressively expand across Cerisma's merchant acquiring network over the contract period. The vendor's scope of work includes, but is not limited to, the following: # Device Supply & Deployment: End-to-end supply, configuration and deployment of all-in-one Smart POS / QR payment acceptance devices meeting Cerisma's minimum technical specifications as defined in Section 6. The vendor shall propose the device make and model, which shall be subject to Cerisma's written approval prior to any deployment. # Application Development & Integration: Development, testing and deployment of a dedicated payment application covering all required transaction use cases as defined in Section 7, integrated with Cerisma's backend systems via secure APIs. # Connectivity: Provisioning and management of SIM cards and data connectivity for all deployed devices, ensuring nationwide coverage					



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	including rural and semi-urban PSO locations. # Hosted Infrastructure: The vendor shall provide the entire solution # including all application servers, hosting infrastructure, databases <>,<> middleware, and any third-party software licences # on a fully hosted <>,<> cloud or data-centre based model. Cerisma will not provide any infrastructure, hardware, servers, software licences or data-centre space whatsoever. The vendor is fully responsible for ensuring the hosted environment complies with SBP data localisation requirements, PCI DSS, ISO 27001 and the SBP Cloud Outsourcing Framework. # Managed Services: Post-deployment managed services covering hardware maintenance, software support, field operations, consumables replenishment (including but not limited to paper rolls, ink etc) and periodic reporting throughout the contract term. # Device Amortization: Devices shall be amortized equally over a thirty-six (36) month period. At contract expiry, Cerisma shall have the option # but not the obligation # to purchase the deployed device estate at its net residual amortized book value. 3. Contract Structure & Commercial Model 3.1 Contract Duration The contract shall be for a period of two (2) years from the date of Operational Acceptance of the first deployed device batch. The contract may be reviewed every year subject to satisfactory performance for another 3 years(total duration 5 years) and mutual agreement on the same terms and conditions. Any renewal shall be subject to PPRA Rules regarding repeat orders and must be documented and approved in accordance with Cerisma's internal procurement policy. 3.2 Lock-In Period A mandatory lock-in period of six (6) months shall apply from the date of contract commencement. During this period, neither party may terminate the contract without cause. If Cerisma terminates the contract within the lock-in period for reasons other than vendor default or material breach, Cerisma shall compensate the vendor for reasonable and documented deployment and setup costs incurred up to the date of					



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	termination, subject to independent verification. After the lock-in period, either party may terminate the contract by providing ninety (90) days written notice. Such notice shall not relieve either party of obligations already accrued. 3.3 Device Amortization & End-of-Contract Ownership Devices shall be deployed under an operational managed services model throughout the contract term. The vendor shall amortize the full cost of each device equally over thirty-six (36) months and must include a clear device-by-device amortization schedule in the Financial Proposal. Upon expiry of the two-year contract term, Cerisma shall have the option # but not the obligation # to purchase the deployed device estate at the net residual amortized book value at that time, calculated on the thirty-six month schedule. In the event of premature contract termination by Cerisma after the lock-in period and without cause attributable to vendor default or material breach, Cerisma shall settle the outstanding unamortized balance of all deployed devices as at the date of termination, based on the agreed amortization schedule. 3.4 Commercial Model # Per-Transaction Fee The primary commercial mechanism shall be a per-transaction fee structure under which the vendor bears capital and operational costs and recovers them through a per-transaction rate applied to the monthly transaction volume processed through the deployed estate. The per-transaction rate shall be quoted in Pakistani Rupees (PKR) against five (5) monthly transaction volume slabs as defined in Section 5. Rates must decrease progressively across slabs, with the highest rate applicable at Slab 1 and the lowest at Slab 5. Billing shall be post-monthly based on the previous month's verified and reconciled transaction data. For the avoidance of doubt, the commercial arrangement between Cerisma and the vendor is based exclusively on the per-transaction fee structure defined herein. No additional charges, penalties, minimum transaction guarantees or per-device fees of any kind may be imposed by the vendor on Cerisma under this contract. Any proposal or attempt by a vendor to introduce minimum transaction thresholds, per-device penalties, or any					



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	conditional charges tied to transaction volume performance shall be considered a material deviation from this tender and shall result in disqualification of the bid. 3.5 Hosted Solution Model The vendor is required to deliver the complete solution on a fully hosted basis. This includes all application hosting, processing infrastructure, databases, middleware, third-party integrations and software licences. Cerisma will not provide any server hardware<(>,<)> software licences, data-centre facilities or any other infrastructure component. The vendor must ensure the hosted environment is located within Pakistan or in a jurisdiction approved by the State Bank of Pakistan, and that it complies fully with SBP data localisation requirements, the SBP Cloud Outsourcing Framework, PCI DSS and ISO 27001 standards throughout the contract term. The vendor shall provide evidence of Tier III data centre hosting and a current SOC 2 Type II audit report as part of the Technical Proposal. 4. Delivery & Deployment Timelines The vendor shall adhere strictly to the following maximum delivery and deployment timelines from the date of Purchase Order (PO) issuance or contract signing, whichever is earlier. These timelines are binding and form part of the contract: # Device Procurement & Delivery: All agreed devices to be physically delivered to Cerisma-designated locations, fully configured and ready for deployment, within ten (10) weeks of PO issuance. # Application Development & UAT: The complete payment application covering all required use cases must be delivered for User Acceptance Testing (UAT) within eight (8) weeks of contract signing. Application development shall run concurrently with device procurement. # Go-Live # Pilot Batch: Pilot deployment of an agreed initial batch of devices at PSO outlets, fully operational across all use cases, to be completed within ten (10) weeks of contract signing. # Full Estate Go-Live: Deployment of the complete agreed device quantity and full Go-live across all agreed locations to be completed within a maximum of ten and a half (10.5) weeks # approximately two and					



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	a half (2.5) months # from contract signing. The total end-to-end timeline from contract signing to full estate Go-live shall not exceed two and a half (2.5) months. The vendor must submit a detailed project plan with milestone dates, resource allocation and risk mitigation measures as part of the Technical Proposal. Delays beyond agreed milestones shall attract penalties as defined in the service agreement. Repeated or material delays may be treated as grounds for contract termination in accordance with PPRA Rules. 5. Financial Proposal # Transaction Slab Bidding - To be quoted in financial envelop only Bidders must quote a per-transaction rate in PKR for each of the five monthly transaction volume slabs listed below. All rates must be all-inclusive, covering device management, application support<(>,<)> connectivity, consumables and all field operations and all taxation. Rates must decrease progressively from Slab 1 to Slab 5. S#,,Monthly Transaction Count Range,,Per-Transaction Rate (PKR) # Bidder to Quote,, 1,,1 # 5,000,000,,To Be Quoted by Bidder,, 2,,5,000,001 # 15,000,000,,To Be Quoted by Bidder,, 3,,15,000,001 # 30,000,000,,To Be Quoted by Bidder,, 4,,30,000,001 # 50,000,000,,To Be Quoted by Bidder,, 5,,More than 50,000,000,,To Be Quoted by Bidder,, Note: Rates must be quoted in PKR and must decrease progressively # the highest rate applies at Slab 1 (lowest volume) and the lowest rate at Slab 5 (highest volume). The per-transaction rate is all-inclusive covering device management, application support, taxation<(>,<)> connectivity, internet charges, consumables (paper rolls<(>,<)> ink, etc) and field operations. The applicable slab shall be determined on the actual verified cumulative monthly transaction volume across the entire deployed estate.,, In addition to the slab rates, the Financial Proposal must include: (a) per-device unit cost and a thirty-six month amortization schedule, (b) monthly SIM and connectivity cost per device, and (c) application					



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	development cost as a lump sum figure. These components are required for Cerisma's total cost of ownership evaluation and do not form the primary basis of the commercial model. 6. Minimum Device Technical Specifications Bidders shall propose an all-in-one Smart POS / QR Payment Acceptance Device that meets or exceeds the following minimum specifications. The specific make and model must be included in the Technical Proposal and is subject to Cerisma's written approval before any deployment commences. Specifications reflect device standards currently available and serviceable within the Pakistani market. 6.1 Hardware # Operating System: Android 13 or above, supporting an approved mobile security framework # Processor: Minimum quad-core, 1.0 GHz or above # Memory: Minimum 2GB RAM and 16GB internal storage; expandable storage supported # Display: Minimum 5-inch colour capacitive touchscreen # Printer: Built-in 58mm thermal receipt printer with barcode printing support (1D and 2D) # Camera: Minimum 8MP rear/front camera for QR code, barcode and document scanning # Battery: Minimum 5,000mAh; capable of a minimum eight-hour uninterrupted field operation cycle # Form Factor: Handheld; ruggedized or semi-ruggedized construction; IP52 ingress protection rating or above # Audio: Built-in speaker for payment confirmation announcements in Urdu and English 6.2 Payment Acceptance & Connectivity # QR Payments: RAAST P2M Static and Dynamic QR; additional scheme QR as mandated by SBP from time to time # Card Payments: EMV Chip & PIN (contact), NFC / Contactless, Magnetic Stripe Reader (MSR) # Cellular: 4G LTE (primary); 3G / 2G automatic fallback					



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	# Wi-Fi: 802.11 b/g/n (2.4GHz); 5GHz dual-band preferred # Bluetooth: Version 4.0 or above # GPS / A-GPS: Required for field deployment tracking and device location management 6.3 Security # Tamper-evident and tamper-responsive hardware design fully compliant with PCI PTS requirements # Secure PIN entry with dedicated PIN pad or encrypted software PIN entry # Hardware Security Module (HSM) or equivalent secure element for key management and cryptographic operations # Remote Device Management (MDM) capability supporting remote configuration, monitoring and remote wipe # Encrypted internal storage and verified secure boot process 7. Application & Integration Requirements The vendor shall develop, host and maintain a dedicated payment application for the deployed device estate. All use cases listed below must be fully operational from the date of Go-live. The application must be hosted on the vendor's infrastructure as per the hosted model defined in Section 3.5. 7.1 Core Transaction Use Cases 1. Cash In: Customer wallet top-up via device at a Cerisma merchant or agent location 2. Cash Out: Customer withdrawal through a Cerisma-registered agent at PSO outlet or merchant location 3. RAAST P2M QR: Static and Dynamic QR code generation and transaction processing 4. EMV Card Acquiring: Chip & PIN (contact), NFC / Contactless and Magnetic Stripe card acceptance 5. Biometric Verification (BVS): Facial recognition and NADRA-linked biometric identity verification for customer authentication 7.2 Operations & Merchant Management					



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	6. Merchant Onboarding: Digital KYC, profile creation, document upload and merchant management module 7. Reporting & Reconciliation: Real-time and end-of-day transaction history, settlement and reconciliation dashboards 8. Analytics: Performance and volume dashboards for Cerisma's operations and management team 9. Remote Device Management: Centralised remote configuration<(>,<)> parameter updates, software push and device monitoring 10. Audit & Compliance: Immutable audit trail and compliance logging for all transactions, API calls and user actions 7.3 Integration 11. Core System API: Secure REST API integration with Cerisma's backend wallet platform and core systems; full API documentation to be provided 12. RAAST Connectivity: Integration with SBP's RAAST payment network <(>,<)> either directly or via Cerisma's existing RAAST connectivity 13. Real-Time Processing: Real-time transaction authorisation, status updates and payment confirmation 14. API Monitoring: API usage monitoring dashboard providing call volumes, response times, error rates and performance metrics 8. Vendor Eligibility & Qualification Criteria All bidders must satisfy the following mandatory eligibility requirements. Failure to meet any mandatory criterion shall result in outright disqualification of the bid. Cerisma reserves the right to independently verify all information and documents submitted by bidders. 8.1 Company Experience The bidder must have a minimum of three (3) to four (4) years of demonstrated experience providing payment technology solutions, POS or QR device deployment services, or fintech infrastructure services to licensed banks, microfinance institutions, electronic money institutions or fintech companies, in Pakistan or internationally. The bidder must provide verifiable client references from at least two (2) licensed					



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	financial institutions or fintechs within the last five (5) years<,>> including the nature of services, deployment scale and contact details. Preference will be given to bidders with prior experience deploying payment device estates at merchant or agent networks in Pakistan. 8.2 Mandatory Security & Compliance Certifications The following certifications are mandatory. Bids submitted without valid and current certificates will be disqualified. All certifications must be valid on the date of bid submission: # PCI DSS: The bidder's organisation and hosted solution must hold a current, valid PCI DSS certification from a Qualified Security Assessor (QSA) # PCI PTS: All proposed payment acceptance devices must carry a valid PCI PTS approval from the PCI Security Standards Council # EMVCo: Proposed devices must hold current EMVCo Level 1 and Level 2 certifications for both contact and contactless interfaces # Visa payWave: Devices must hold a valid Visa payWave contactless certification # Mastercard Contactless: Devices must hold a valid Mastercard Contactless certification # ISO/IEC 27001:2022: The bidder's organisation must hold a valid ISO/IEC 27001:2022 certification from an accredited certification body. The certification scope must cover the systems and infrastructure relevant to services provided to Cerisma # SOC 2 Type II: The bidder must have completed a SOC 2 Type II audit for the most recent financial year, in compliance with the SBP Cloud Outsourcing Framework # Tier III Data Centre: The bidder must host the solution in a Tier III certified data centre. Evidence of data centre certification or classification must be provided 8.3 Legal & Regulatory The bidder must be a legally registered entity in Pakistan with a registration history of at least five (5) years. The bidder and all					



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	sub-contractors must comply with all applicable laws, SBP regulations, FATF recommendations and regulatory requirements governing payment and EMI operations in Pakistan. Any sub-contractors engaged for device supply or application development must hold the applicable certifications listed in Section 8.2. 9. Service Level Agreement Requirements The following minimum SLA commitments are required from the bidder. Final SLA parameters will be negotiated and incorporated into the service agreement. Bidders must propose a penalty and service credit structure in their Technical Proposal. SLA performance shall be measured monthly and reported to Cerisma as per the reporting requirement below: # Application & Platform Uptime: Minimum 99.5% monthly availability for the hosted platform and all related services # API Response Time: 95% of API calls to respond within 500 milliseconds under normal operating load # Critical Issue Response: Initial acknowledgement within four (4) hours; full resolution within twenty-four (24) hours # Hardware Fault Response: Defective device replacement or swap within forty-eight (48) hours of a confirmed fault report # Connectivity Uptime: Minimum 99.5% availability per active device per month # Security Patch & Software Updates: Applied within forty-eight (48) hours of release; critical security patches within twenty-four (24) hours # Monthly Reporting: Comprehensive performance, uptime, fault log <(>,<)> transaction volume and SLA compliance report to be delivered to Cerisma by the 5th of each following month # Training: Onsite device and application training for Cerisma field staff and PSO station operators to be completed a minimum of five (5) business days before Go-live SLA breach penalties shall apply as documented in the final service agreement. Repeated SLA breaches may be treated as grounds for contract					



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	termination. Vendors must propose a detailed penalty and service credit structure in their Technical Proposal for Cerisma's consideration and approval. 10. Instructions to Bidders This tender is being processed under the Single Stage Two Envelope procedure in accordance with PPRA Rule 36(b). All bidders must comply with the following instructions: # Bid Submission: Bids must be submitted electronically via SAP ARIBA before the closing date and time specified in this tender. The system will not accept submissions after the deadline. No hardcopy bids will be accepted. # Bid Validity: Bids shall remain valid for a period of ninety (90) days from the bid submission date. # Bid Security: Bidders must submit a Bid Security (Call Deposit Receipt or Bank Guarantee) of PKR [BID-SECURITY-AMOUNT] from a scheduled bank in Pakistan, valid for a minimum of forty-five (45) days beyond the bid validity period, in accordance with PPRA Rule 29. # Envelope 1 # Technical Proposal: Company profile and credentials <(>,<)> all mandatory certificates (PCI DSS, PCI PTS, EMVCo, ISO 27001, SOC 2 <(>,<)> Tier III data centre, Visa, Mastercard), client references with verifiable evidence, proposed device make and model with full specifications, hosted infrastructure architecture, SBP Cloud Outsourcing Framework compliance evidence, deployment and project plan with milestones, application scope and SLA commitments with proposed penalty structure, and completed eligibility checklist with all supporting documents # Envelope 2 # Financial Proposal: Per-transaction rates for all five slabs, per-device unit cost and thirty-six month amortization schedule <(>,<)> monthly SIM and connectivity cost per device, and application development lump sum cost					



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	Technical Proposals shall be evaluated first without reference to price. Only bidders who meet all mandatory qualification criteria shall be declared technically responsive. Financial Proposals of technically non-responsive bidders shall be returned unopened. After evaluation and approval of technical proposals, Cerisma shall <>,<> within the bid validity period, publicly open the Financial Proposals of technically accepted bids. The most advantageous bid shall be identified based on the techno-commercial evaluation criteria. Cerisma reserves the right to visit bidder premises for verification, request additional information at any stage, negotiate with the most advantageous bidder in accordance with PPRA Rules, and reject all bids at any time prior to award without justification or liability as per PPRA Rule 33. Conditional, incomplete or fraudulently submitted bids shall be disqualified. 11. Commercial Terms & Conditions I. This tender and any resulting contract shall be governed by the laws of Pakistan, PPRA Rules, 2004, and all applicable SBP regulations and EMI guidelines. II. All bid prices must be quoted exclusively in Pakistani Rupees (PKR) and shall be inclusive of all applicable taxes, duties and levies unless explicitly stated otherwise. Applicable taxes shall be deducted at source in accordance with Pakistan's tax laws. III. Quoted prices shall remain firm and binding throughout the bid validity period of ninety (90) days from the bid submission date and shall not be subject to price escalation. IV. The contract term is two (2) years from Operational Acceptance <>,<> inclusive of a mandatory six (6) month lock-in period as defined in Section 3.2. V. Per-transaction billing shall be post-monthly based on verified and reconciled transaction data from the previous month. The applicable slab rate shall be determined on cumulative total monthly transactions across					



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	the entire deployed estate. VI. No minimum transaction volume guarantees, per-device fees, or conditional charges of any nature shall be imposed by the vendor on Cerisma. The commercial model is strictly limited to the per-transaction fee structure defined in this document. Any such clause introduced by the vendor shall be grounds for immediate disqualification or contract termination. VII. Device quantities and deployment schedule shall be finalised upon contract award. Cerisma reserves the right to adjust quantities as business requirements evolve, subject to minimum volume commitments mutually agreed at contract signing. VIII. Cerisma reserves the right to self-procure SIM cards. If exercised, the SIM and connectivity line item shall be excluded from vendor scope and the financial proposal adjusted accordingly in the Purchase Order. IX. The vendor must maintain the proposed device make and model, or a Cerisma-approved equivalent, in active production with in-country service support for the full contract duration. X. The entire solution must be delivered and operated on a fully hosted model. Cerisma shall not provide any infrastructure, hardware, servers <>, software licences or data-centre space. XI. The vendor shall maintain strict confidentiality of all Cerisma data, merchant data and customer data in accordance with applicable data protection laws, SBP regulations and the terms of the service agreement. Data shall not be shared with any third party without Cerisma's prior written consent. XII. Cerisma may reject all bids at any time prior to acceptance in accordance with PPRA Rule 33 and shall not be required to justify such rejection or bear any liability. XIII. Any dispute arising from this contract shall be resolved through mutual negotiation in the first instance. If unresolved within thirty (30) days, disputes shall be referred to arbitration under the Arbitration Act, 1940 (or its successor legislation), with arbitration to be held in Karachi, Pakistan.					



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Company PSO Dummy Vendor PAKISTAN	QUOTATION REQUIRED			
	ON (Date)	18.08.2026	BY (Time)	

Please quote your best price for all items of following specifications. Please read the instructions attached herewith Rs. _____ EARNEST MONEY %
PO/DD NO. _____

Title: Services Required for Merchant Payment Acceptance Services

S.No.	Description/Specifications	Location	Unit	Qty	Unit Price Rs.	Amount Rs.
	12. Warranty The warranty period shall cover the full two (2) year contract term. All hardware, devices and software supplied must be new, unused, of current production, and free from defects in design, materials and workmanship. The vendor warrants that all devices will perform all specified functions throughout the contract period under normal operating conditions in Pakistan. Upon receipt of a warranty claim or fault report, the vendor shall acknowledge within two (2) hours and complete hardware replacement or swap within forty-eight (48) hours. All warranty and remedial work is entirely at the vendor's cost and shall not affect or reduce ongoing SLA obligations. The warranty shall survive termination of the contract with respect to any defects arising during the contract period. 13. Data Protection & Confidentiality The vendor shall at all times maintain the confidentiality, integrity and security of all data processed through the deployed platform<(>,<)> including but not limited to customer personal data, transaction data <(>,<)> merchant data and Cerisma's business data. The vendor shall comply with all applicable data protection laws in Pakistan, SBP data localisation and data governance requirements, and the confidentiality provisions of the service agreement. The vendor shall not transfer, share, sell or otherwise disclose any data to a third party without Cerisma's prior written approval. In the event of a data breach or security incident, the vendor shall notify Cerisma within four (4) hours of detection and shall cooperate fully with Cerisma's incident response process and any regulatory reporting obligations. 14. PR Justification Cerisma, as an SBP-licensed EMI and a wholly-owned subsidiary of Pakistan State Oil (PSO), is establishing a digital merchant payment acceptance network commencing with PSO's nationwide fuel station and retail footprint. The deployment of all-in-one Smart POS / QR payment					



CERISMA (PRIVATE) LIMITED

REQUEST FOR QUOTATION (THIS IS PRICE ENQUIRY-NOT AN ORDER) SAP No.6100017649							PAGE		
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Company PSO Dummy Vendor PAKISTAN				QUOTATION REQUIRED					
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	devices is essential to enabling cashless transactions # including RAAST P2M QR, EMV card acceptance and Cash In / Cash Out # at PSO outlets, in direct alignment with the State Bank of Pakistan's financial inclusion agenda and Cerisma's EMI licence mandate. A single all-in-one device strategy covering all payment use cases in one unit ensures operational simplicity, a consistent merchant experience and cost efficiency across all deployment environments. The transaction-slab commercial structure aligns vendor incentives with Cerisma's growth trajectory and enables a scalable, performance-driven service model throughout the contract period. Requiring the vendor to host the full solution on a Tier III certified, SOC 2 audited platform eliminates infrastructure risk for Cerisma and ensures the vendor retains full accountability for availability, security and regulatory compliance of the entire platform.								