

Modernizing business lending

RDC.AI is redefining the commercial lending space with an AI-powered decisioning platform that banks can implement to deliver faster, more accurate, data-driven decisions. But with rapid growth came rising expectations from both customers and regulators. To scale confidently and securely, RDC.AI needed enterprise-grade protection that wouldn't break its budget or slow it down. With Akamai's cybersecurity solutions, RDC.AI reduced its digital footprint, implemented Zero Trust access, and strengthened its compliance posture — all while supporting secure adoption by financial services customers.

Eliminating the black box with a ready-made AI platform for banks

RDC.AI is transforming financial risk modeling with transparent, explainable machine learning. Rather than offering a mysterious black box, it provides banks with a single platform designed to support clarity, compliance, and confidence. Its proven solution enables banks to make smarter, data-driven decisions in business and commercial lending through AI-powered portfolio management and lending decisioning tools they can understand and explain.



Location

New South Wales, Australia rdc.ai

Industry

Financial Services

Solutions

App & API Protector
Enterprise Application

Access

Secure Internet Access Enterprise

TrafficPeak



RDC.Al's platform helps financial institutions make nuanced lending-related decisions, going beyond simple yes/no outputs. "If someone requests an \$80,000 loan, the data may indicate that \$65,000 is a more appropriate amount based on risk parameters and explain exactly why," said Dr. Kevin Tham, RDC.Al's Chief Information Security Officer.

Outgrowing existing security solutions

As RDC.Al matured from start-up to scale-up, its security model had to evolve to meet increasing complexity and customer expectations. The company initially leveraged AWS to manage virtual private clouds for each customer environment. However, as the business grew, the need to scale securely while maintaining cost-efficiency and operational simplicity became more challenging, particularly given the demands of running single-tenant environments and navigating advanced security configurations.

At the same time, RDC.AI had outgrown the traditional VPNs that it used to provide its customers and employees with access to internal resources. Maintaining VPN infrastructure added operational overhead and complexity. "It was time to move away from running our own access solution," Tham said.

"Plus, as we grew, we hit an inflection point. We needed solutions that could scale without the cost curve going vertical," he continued.

Akamai: Proven at scale, chosen for growth

Tham evaluated Fastly, Cloudflare, and Akamai. His prior experience with Akamai at large Australian companies like Qantas and Woolworths Group gave him confidence in Akamai's ability to handle enterprise-grade demands without compromising performance or control. "I didn't need much convincing. I knew it worked. Plus, we needed something that wouldn't cost us exponentially more as we added customers. Akamai delivered," said Tham.

Today, RDC.Al uses three Akamai solutions to secure every layer of its stack: Akamai App & API Protector, Akamai Enterprise Application Access, and Akamai Secure Internet Access. According to Tham, "It simplifies customer conversations because Akamai is such a trusted name."



It speaks volumes when I tell a customer we use Akamai solutions, and they say, 'Ah — no other questions.'

- Dr. Kevin Tham CISO, RDC.AI



Reducing the blast radius with Zero Trust access

While App & API Protector secures RDC.Al's platform and customer-facing APIs, Akamai also provided Tham's team with a more elegant access model than VPNs. As Tham explained, "Traditional VPNs give access to an entire environment once you're in. That increases the blast radius if a device is compromised. With Akamai Enterprise Application Access, we contain that risk."

RDC.Al uses Enterprise Application Access to secure entry into its Genesis Studio, a powerful web-based environment for its customers' data scientists. The infrastructure team also uses the Akamai solution for secure SSH access into select cloud workloads, eliminating the need to run and maintain its own VPN servers.

"In the past, we gave VPN access just to reach a web app. It was like letting users go fishing with a grenade," said Tham. "Now, it's seamless, secure, and far more elegant since users don't have to log in multiple times."

Less surface, more security

Beyond enabling Zero Trust, Tham wanted to reduce RDC.Al's internetfacing presence. "Because we're B2B and deliver from the cloud, we don't need to expose ourselves," said Tham. "My dream was that someone only sees Akamai when they scan RDC.Al."

With Akamai shielding the RDC.AI platform, that vision is now a reality. "With Akamai in front of us, attackers think twice. And if they do try something, I know Akamai can fend off the attack and scale with us," Tham explained.

Even pen testers have commented: "Can you turn Akamai off? It's getting in the way.' That's a security compliment if there ever was one," Tham continued.

Enhancing controls, satisfying auditors

RDC.Al supplements endpoint and email protection tools from Rapid7 with Akamai Secure Internet Access Enterprise, providing web proxy and malware defense in an "always-online" office environment. Akamai's robust security features make audit hurdles easier to clear. "We don't have a data center. We're fully cloud native. Auditors often expect web proxies, and Secure Internet Access Enterprise helps us explain the control we've put in place," said Tham.



Akamai also delivers the kind of reputational assurance RDC.Al's customers expect. "By using the same security tools the big banks trust, we give our clients comfort. I don't know how to say it more clearly. When a bank hears we use Akamai, they stop asking questions," said Tham.

Even without regulatory requirements, RDC.AI voluntarily maintains SOC 1, SOC 2, and ISO 27001 certifications. "We're only 65 people, but we punch above our weight," he explained. "Akamai helps us mirror the controls our banking clients expect, and that is the right way to build trust."

Scaling affordably and fearlessly

Tham's team started testing Akamai TrafficPeak to gain visibility into use patterns and optimize ingress/egress traffic. "That traffic is where the costs really stack up," says Tham. "TrafficPeak helps our engineering team identify usage trends and flag potential issues."

When asked to summarize the value Akamai delivers, Tham said, "For a fast-growing AI company navigating sensitive customer data and high-stakes business decisions, Akamai provides the robust security we need to scale. That means I can focus on helping the business grow without constantly looking over my shoulder."

Tham also encourages other start-ups and scale-ups to consider Akamai. "They often start with an AWS solution, but it becomes very expensive. And they may assume Akamai is a premium solution, but will likely find it's a more affordable way to scale," he concluded.





RDC.Al helps banks unlock deeper customer insight, improve credit performance, and build stronger portfolios. By turning complex data into actionable intelligence, we empower lenders to operate with clarity, make confident decisions, and deliver results — efficiently and at scale.

Our single-platform solution is built on explainable AI, enabling banks to move beyond legacy systems and into a new era of speed, transparency, and innovation. From origination to monitoring, RDC.AI brings consistency, intelligence, and trust to every part of the lending lifecycle. Because when you know more, you can do more — and grow more. For more information, visit www.rdc.ai.

