

#### EXECUTIVE SUMMARY

Cloud adoption brings efficiency but can also bring regulatory risk. Businesses that don't actively manage SaaS vendor relationships, data flows, and compliance frameworks may face scrutiny and penalties. **Harty Rushmere** helps turn data from a liability into a strategic, well-governed asset.

## YOUR SaaS STACK MAY BE CREATING HIDDEN REGULATORY RISK

Most South African businesses now run on SaaS - HR platforms, CRMs, cloud storage, finance systems.

But under the **Protection of Personal Information Act (POPIA)** and the **General Data Protection Regulation (GDPR)**, outsourcing infrastructure does not outsource accountability.

South African regulators expect organisations to understand exactly: what personal information they process; where it is stored; who can access it; and where it is transferred. In SaaS-driven environments, that visibility is often fragmented.

Cross-border data flows, unclear processor agreements, insufficient operator oversight and weak breach protocols can expose organisations to regulatory scrutiny and severe financial penalties.

Data is an Asset - Until It's a Liability. For COOs and CIOs, data protection is now an operational governance issue - not just a legal one.

Harty Rushmere advises on (and runs or manages projects relating to):

- SaaS vendor risk and operator agreements
- Cross-border data transfer compliance
- Data security and PoPI compliance and breach notification frameworks
- Data protection impact assessments
- Outsourced DPO services

If your business runs in the cloud, your compliance strategy needs to as well.

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