



## Holistic Business Consulting, LLC

*Empowering your business with tailored automation, CRM solutions, and strategic systems design.*

Zoho, while based in India, operates as a **global SaaS company** and **does adhere to various international data protection and compliance standards**, but the level of *native, out-of-the-box* compliance with specific regulations like GDPR, PIPEDA, PDPA, etc., depends on **how the platform is configured and used** by each business.

Here's a breakdown of Zoho's stance and native capabilities regarding each regulation:

### ✓ GDPR (EU) - General Data Protection Regulation

- **Zoho is GDPR-compliant.**
- Offers:
  - Data Processing Addendum (DPA)
  - Consent management tools
  - Data export/delete capabilities
  - EU data center hosting options
- **You must still configure your apps (e.g., Zoho CRM) to handle consent, purpose, legal basis, etc.**

### ✓ PIPEDA (Canada) - Personal Information Protection and Electronic Documents Act

- **Zoho aligns with PIPEDA principles**, such as:
  - Accountability, consent, transparency, and data minimization
- **Data center in Canada (Montreal) available**, which supports compliance with localization preferences.

### ✓ PDPA (Singapore) - Personal Data Protection Act

- Zoho follows **data protection principles similar to PDPA**: consent, notification, purpose limitation, etc.
- No Singapore-specific data center, but **APAC data center** (e.g., in Australia or India) is available.
- Requires **appropriate consent and privacy notice configurations** by the user.

### ✅ FCA (UK) - Financial Conduct Authority regulations

- **Zoho is not FCA-certified** by default (as it's not a financial service provider).
- However:
  - You can host data in the **EU or UK data centers** (Zoho has a UK DC).
  - Offers **audit logging, encryption, data classification**, and tools for **FCA-aligned operational resilience** when configured correctly.

### ✅ APRA/ASIC (Australia) - Financial Regulations

- Similar to FCA, Zoho is not **natively certified** for APRA or ASIC compliance.
- However:
  - **Zoho's Australian data center** helps with data sovereignty.
  - Security features (encryption, access control, logging) can help meet APRA CPS 234, for example.
  - Business using Zoho must apply **internal governance** for full compliance.

### ✅ DPDPA (India) - Digital Personal Data Protection Act

- Zoho is **headquartered in India** and is aligning itself with DPDPA.
- Has **internal privacy and security frameworks** already in place that meet or exceed many global standards.

### 🟡 Pakistan Personal Data Protection Bill (Proposed)

- The bill is not yet fully enacted, but Zoho's **GDPR alignment covers most of the same principles**.
- No local data center in Pakistan, but Zoho's **data protection practices are likely sufficient** unless data localization is mandated later.

### ✅ FATF AML/KYC Standards (Global)

- Zoho is **not an AML/KYC tool natively**.
- However:
  - You can build or integrate KYC workflows in Zoho Creator, CRM, or use APIs with third-party KYC vendors.
  - Zoho Vault, Zoho Sign, and Zoho Analytics can be leveraged for **secure documentation, digital signatures, and audit trails**.

## Security Certifications (Supports compliance posture):

- ISO 27001, 27017, 27018
  - SOC 2 Type II
  - HIPAA-ready (with BAA)
  - GDPR-compliant DPA
  - CCPA-aligned features
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### Summary

Standard	Natively Supported?	Notes
GDPR	✅ Yes	With EU data centers and DPA
PIPEDA	✅ Yes	Canadian DC available
PDPA (Singapore)	✅ Mostly	APAC hosting; user configuration required
FCA (UK)	🟡 Partially	Not certified; UK DC helps
APRA/ASIC	🟡 Partially	No certification; secure features available
DPDPA (India)	✅ Yes	Being updated natively
Pakistan Bill	🟡 Likely compliant	Based on GDPR
FATF AML/KYC	🟡 Via integrations	Not native, but can be built/customized

## U.S. Compliance Overview

In the United States, data privacy and regulatory compliance are governed by a patchwork of **federal and state-level laws**, as well as **industry-specific regulations**. While Zoho is not a U.S.-based company, it offers a robust set of tools and infrastructure to support compliance with key American standards when configured appropriately.

### **CCPA/CPRA (California Consumer Privacy Act & California Privacy Rights Act)**

- Zoho provides features to help meet CCPA/CPRA requirements, including:
  - Data subject access request (DSAR) tools
  - Data export, deletion, and opt-out options
  - Transparent data processing policies

### **HIPAA (Health Insurance Portability and Accountability Act)**

- Zoho can be **configured to be HIPAA-ready** for handling protected health information (PHI), including:
  - Encrypted data storage and transfer
  - Role-based access controls
  - Audit trails and activity logs
  - Zoho will sign a Business Associate Agreement (BAA) for certain products

### **GLBA (Gramm-Leach-Bliley Act)**

- Financial institutions can use Zoho's features to help meet GLBA requirements around data security, confidentiality, and integrity, including:
  - Encryption in transit and at rest
  - Secure authentication and user management
  - Logging and access controls

### **SOX (Sarbanes-Oxley Act)**

- For public companies, Zoho applications can support SOX compliance by:
  - Enabling internal controls and audit capabilities
  - Capturing system logs
  - Supporting data integrity standards

## ✔ State Privacy Laws Beyond California

- Zoho's data control and privacy tools help support compliance with privacy laws emerging in:
  - **Virginia (VCDPA)**
  - **Colorado (CPA)**
  - **Connecticut (CTDPA)**
  - **Utah (UCPA)**
- These tools include consent mechanisms, opt-out support, and rights management for residents of covered states.

## ⚠ Important Note

Zoho provides **tools for compliance**, but businesses must **configure and implement policies correctly** to ensure they are meeting legal obligations. This includes drafting proper privacy policies, securing end-user consent, enabling data rights features, and managing data responsibly.

## Let Us Help

Let us help your organization ensure full compliance with global standards through custom Zoho development.

Our experienced consultants specialize in Zoho One deployments tailored to the needs of highly regulated industries. Contact us today to discuss your goals.