ARMOR

CASE STUDY

SECURE & COMPLIANT PAYMENT-PROCESSING INNOVATION

GALA TECHNOLOGY | ARMOR

COMPANY PROFILE

COMPANY: Gala Technology
INDUSTRY: Payment Processing
ARMOR SOLUTION: Armor Anywhere
CLOUD PROVIDER: Armor's Private Cloud
WEBSITE: https://www.galatechnology.co.uk

OVERVIEW

According to a report from Juniper Research, merchants are expected to lose approximately $130 billion between 2018 and 2023 to digital fraud, as scammers no longer need a physical card to make credit card transactions. When Gala Technology wanted to commercialize their multi-award-winning payment platform the company turned to Armor to shore up its security, innovate an industry, and pursue new opportunities.

ABOUT GALA TECHNOLOGY

Gala Technology is the innovative team behind the multi-award-winning, cloud-based, Pay-By-Link payment technology, SOTpay.

SOTpay supports merchants, of all shapes and sizes, to enable them to protect themselves against the ever-growing risk of fraud-related chargebacks in 'Card Not Present' (CNP) channels, whilst simplifying complex PCI DSS requirements and reducing processing cost. The solution has received several accolades including the 'PCI: Award For Excellence 2020', 'Best International CNP Solution 2020', and 'Security Innovation Of The Year'.

> **We offer merchants of all shapes and sizes the ability to process and secure PCI transactions across a host of channels like telephony and social media.**
>
> — Steven Jones,
> Commercial Director,
> Gala Technology

SECURITY CHALLENGE

Hackers no longer need physical credit cards to steal money or personal data. With just the credit card number, CVV number, or other credit card account identifier—all obtained through phishing, skimming, or hacking—thieves can access a victim's bank account, causing significant financial loss without the victim realizing their account has been compromised.

While the process may be stressful and inconvenient, victims of credit card fraud often have recourse to recover lost funds. But for merchants, the return of these funds can prove extremely costly.

Inspired to help mitigate the staggering financial risks to merchants, the Gala Technology team strategized on commercializing SOTpay™. However, developing any solution in the payment processing industry comes with high stakes, given the current cybersecurity climate and rigorous compliance regulations required.

> **Coalfire recommended Armor to facilitate the commercialization of our infrastructure. We were unaware of who Armor was at the time, but to be recommended by an international QSA (Qualified Security Assessor) firm like Coalfire, made selecting Armor an easier choice.**
>
> — Stephen Biggs,
> Chief Technology Officer,
> Gala Technology

FINDING THE RIGHT SOLUTION

To facilitate its market introduction and achieve the right level of cybersecurity and compliance outcomes for its customers, Gala Technology turned to Coalfire, who has 20 years of experience in cybersecurity, serving thousands of public and private sector organizations across the United States and Europe - and an Armor customer.

Due to its need for critical security protection and a strong compliance infrastructure, Gala Technology chose to use Armor Anywhere in Armor's private cloud. As a fully managed solution, it simplified Gala Technology's compliance adherence, while providing advanced threat detection and 24/7/365 support from Armor's security operations center (SOC) team. The offering is ideal for companies like Gala Technology that wish to avoid the challenges of maintaining their own infrastructure and desire support from architecture and migration to continuous management.

While the Gala Technology team realized the potential success of a commercialized product, they also knew that taking the product to market would require compliance structure they lacked.

"The solution we had was fine, but if we wanted to commercialize it, we had to meet PCI DSS requirements," Jones said. "And we didn't have the infrastructure to support that."

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WHY ARMOR

What began as a simple working relationship between Armor and Gala Technology has transitioned into a strong partnership that continues to yield business and reputation advantages for the solution specialist.

"From a service perspective, there is nothing but respect for Armor," Jones said. "We knew that SOTpay was a 'best in class' solution to which merchants globally would benefit from, but in order to commercialize the product as a service provider, we had to evidence a secure environment to a QSA - and we couldn't do that easily without Armor."

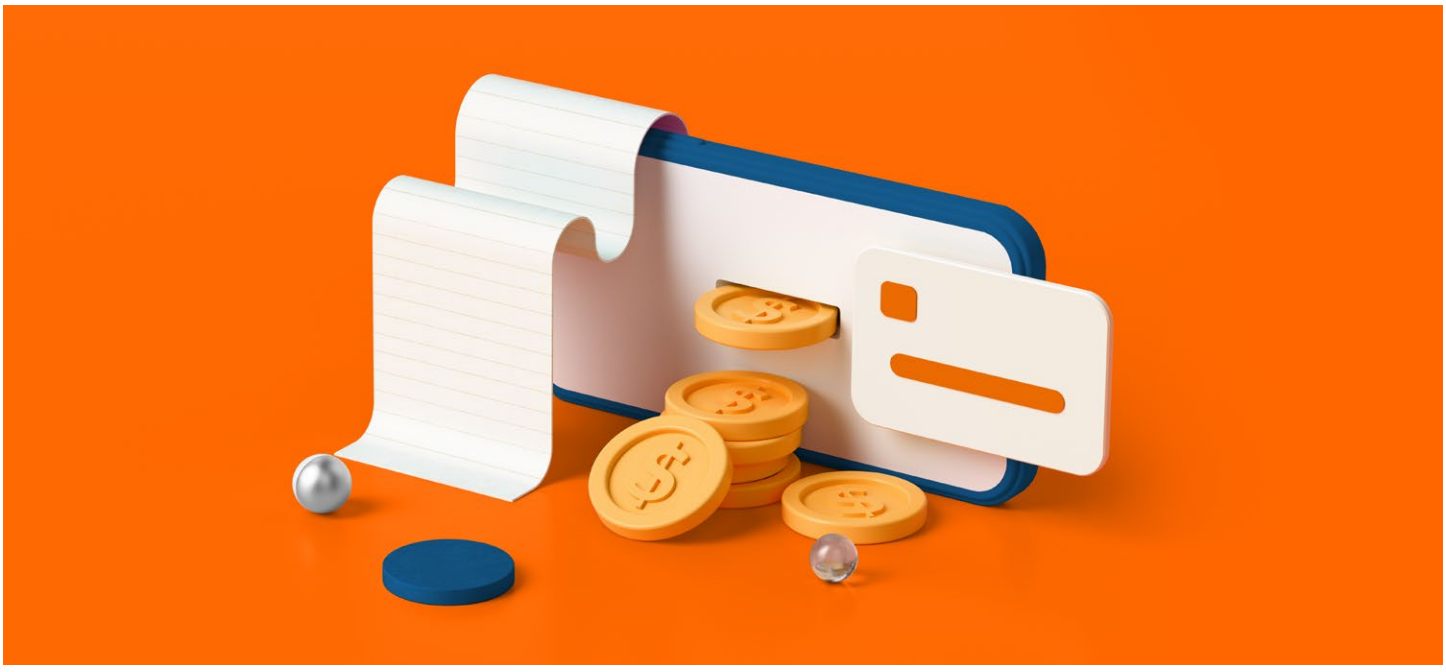
Recently, Gala Technology obtained the PCI DSS (Payment Card Industry Data Security Standard) Report on Compliance (ROC) certification. Working alongside Armor, the successful pursuit of this certification is evidence that merchants can trust Gala Technology's commitment to compliance and the highest security standards.

Today, Gala Technology's team has reduced the amount of compliance work they were previously very involved in, freeing up their technical resources to concentrate on core product development.

With a new three-year commitment to its partnership with Armor, Gala Technology looks forward to expanding its merchant customer base within the hospitality and retail industries.

"Ultimately, we are committed to making sure our technology is affordable to everyone," said Jones. "And we have the support to ensure we can."

> **Compliance is a journey, and we know we can always rely on Armor; they simply make life so much easier. We just went through the highest certification for PCI Compliance as a Service Provider, and we could not have done that without Armor's support.**
>
> — Stephen Biggs



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