



CASE STUDY

## CreaCard - Leading Prepaid Card Provider



### Overview

#### Industry

- Financial Services

#### Challenge

- Protect customer information
- Gain complete visibility into network
- Enforce a proactive security strategy
- Protect brand reputation in the long term

#### Results

- Full understanding of the entire network
- Advanced protection without the loss of flexibility
- Real-time visibility and investigation of the network
- Strengthen customer relationships through increased confidence

**“Darktrace’s innovative, self-learning approach to cyber security is aligned with our strategy of continually monitoring our information systems and proactively strengthening our defenses,”**

Philip Aim, Managing Director, CreaCard

### Business Background

CreaCard is the largest provider and distributor of prepaid cards in France, with over 40,000 retail locations nationwide. Founded in 2010, its award-winning payment solutions have become the first choice for security conscious shoppers and businesses. As well as offering a PCS Prepaid MasterCard, CreaCard provides a wide range of innovative applications, attracting young people in particular. These range from travel and currency cards to virtual credit cards and touch-free payment.

**“The Enterprise Immune System has given us real visibility, for the first time, into all our digital interactions. This ultimately means that our customers and data are better protected.”**

Philip Aim, Managing Director, CreaCard

### Challenge

In today's threat landscape, it is more critical than ever for financial services organizations to secure their infrastructure without sacrificing flexibility. As a provider of reliable and secure payment solutions, CreaCard considers the protection of customer information to be an absolute priority. It therefore realized that it is vital to have in place a proactive security strategy that remains effective even as its client base changes and expands. In addition, as a company with many business users, CreaCard wanted a security solution that would allow it to stay connected while managing potential risk and reducing threat.

A lack of visibility into its own internal systems meant that identifying potential risks was difficult, however. Although existing solutions based on rules and signatures can shield from known cyber threats, CreaCard wanted to ensure that even subtle anomalies in its digital infrastructure could be immediately observed and assessed. The company realized that only real-time visibility could offer the insight necessary to fully understand the nature of its entire network, and in turn to protect valuable information.

Faced with the challenge of securing its long-term brand reputation, CreaCard knew that it required a new approach to cyber defense. It recognized that today's increasingly sophisticated threat environment is one where methods of attack are constantly evolving and that traditional signature-based approaches are too limited in their ability to detect those threats that have yet to be developed. CreaCard therefore decided to utilize the latest technological advancements in order to stay ahead of potential threats.

## Solution

In response to its complex security needs, CreaCard chose to deploy Darktrace's Enterprise Immune System. The Enterprise Immune System is based on unsupervised machine learning and new developments in Bayesian mathematics researched at the University of Cambridge. Established with the insight of government intelligence officers, it is a self-learning cyber threat platform that begins to gain a sense of 'self' in a network as soon as it is installed. With this probabilistic understanding of what is abnormal to a network, it allows CreaCard to remain confident that potential cyber threats will be detected before they cause damage.

After a four-week Proof of Value deployment, CreaCard deemed the Enterprise Immune System indispensable to its cyber defense program. The Threat Visualizer gave the company an invaluable understanding of even the smallest deviations from normal operations in its network, as they could be followed in real time on the 3D graphical interface. With Darktrace's unique ability to detect abnormal behavior as soon as it occurs, CreaCard could optimize its capacity for effective threat mitigation. Simultaneously, the company finally had a comprehensive picture of its entire network, with full visibility into every digital behavior and exchange.

By choosing the Enterprise Immune System, CreaCard has chosen to enhance the protection of its data, not only from outsiders, but from potential insider threat also. This is because the Enterprise Immune System applies no set rules or restrictions, but instead observes every individual user, device, and network, and learns what constitutes 'normal' behavior for each. It therefore has the ability to grow with the company, adapting to changes and detecting potential threats even in times of transition.

## Benefits

Thanks to the Enterprise Immune System's ability to learn a sense of 'self' within an organization, CreaCard has unprecedented awareness of its entire network. This visibility allows for an understanding of all anomalies, not just those immediately deemed to be threatening. The ability of the Enterprise Immune System to determine the estimated threat level of each particular anomaly, and to bring the most immediately worrying to the attention of security personnel through the Threat Visualizer, means that CreaCard can stay ahead of even novel forms of attack. Darktrace's software is therefore uniquely proactive in the way it protects CreaCard's information, as well as the company's long-term brand reputation.

By basing its security on the newest advances in unsupervised machine learning, Creacard can increase the confidence of its clients that their important financial information is in safe hands – something that is greatly valued in the financial services industry. The company has gained an invaluable capacity through full network visibility to take control of its digital infrastructure and make decisions based on real-time developments. CreaCard has therefore established itself as a leader in its industry, as the Enterprise Immune System allows it to remain proactive in the face of even the most advanced forms of cyber threat.

## About Darktrace

Named 'Technology Pioneer' by the World Economic Forum, Darktrace is one of the world's leading cyber threat defense companies. Its Enterprise Immune System technology detects previously unidentified threats in real time, powered by machine learning and mathematics developed at the University of Cambridge, which analyze the behavior of every device, user and network within an organization. Some of the world's largest corporations rely on Darktrace's self-learning appliance in sectors including energy and utilities, financial services, telecommunications, healthcare, manufacturing, retail and transportation. The company was founded in 2013 by leading machine learning specialists and government intelligence experts, and is headquartered in Cambridge, UK and San Francisco, with global offices in London, Paris, Milan, Singapore, Tokyo, New York, Chicago, Washington D.C., Boston, Los Angeles, Dallas, Toronto, Auckland and Sydney.

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