

**CASE STUDY**

**Imprivata FairWarning  
helps LendingPoint solve  
PCI compliance and  
increase efficiency with  
Salesforce**



## ORGANIZATION SNAPSHOT

# LendingPoint

### LOCATION

Kennesaw, GA

### EMPLOYEES

160

### INDUSTRY

Financial Services

## CLIENT PROFILE

LendingPoint is a leading online direct loan provider committed to redefining who is able to access money at fair rates and empowering consumers to build financial momentum.

LendingPoint's award-winning leadership team holds intellectual patents for unique modeling of data and credit scoring.

## CHALLENGE

Making sense of massive volumes of Salesforce data. LendingPoint needed help in leveraging the massive amount of data generated by Salesforce Event Monitoring, both for adoption and as an aid in maintaining compliance—particularly PCI compliance. The raw Salesforce data was simply too difficult to use.

## SOLUTION

- Imprivata FairWarning for Cloud Solutions

## RESULTS

- Transforms Salesforce data from indecipherable to actionable
- 'Magic Button' forensics capability
- Enhanced PCI compliance capability
- Massive time savings



**Franck Fatras,**

Chief Technology Officer

LendingPoint pioneered the provision of affordable personal loans at fair rates to consumers with credit scores in the 600s— the 'near-prime' market. Like thousands of companies worldwide, LendingPoint uses Salesforce to cultivate and manage customer relationships. But leveraging data generated by Salesforce to aid in decision-making and maintaining PCI compliance had become nightmarishly difficult.

## Overview:

### A pioneering company offers credit consumers a fair chance

In 2008, a global financial cataclysm shook the lending industry to its core. An unfortunate byproduct of that event was the virtual disappearance of personal loan service for consumers with borderline credit, as measured by traditional standards. And what little loan service remained available to this large consumer group was offered only with usurious annual percentage rates; APRs of over 200% were not uncommon.

LendingPoint was founded with the mission of filling that void by providing affordable personal loans at fair rates. LendingPoint created a proprietary credit scoring model that weighs many factors ignored by traditional credit scoring

methodologies. As a result, the company is able to identify consumers that are relatively low risk in spite of FICO scores in the 600s. The company provides a valuable service to an underserved market, and seeks every day to live up to its “better loans for better lives” tagline.

Like more than 100,000 companies world-wide, LendingPoint relies upon Salesforce to manage and cultivate customer relationships. LendingPoint must also constantly work to **maintain PCI compliance**—a responsibility that an estimated 4 out of 5 companies fail to fulfill according to the Verizon 2015 PCI Compliance Report.

**“ We hate to face the fact, but the person you go to work with every day can be a bad apple. ”**

Franck Fatras, CTO

# The Challenge:

## Making sense of massive volumes of Salesforce data

Salesforce didn't become the world's most popular CRM tool by accident. The platform's success has been built upon many important benefits, not the least of which is ease of use. But as LendingPoint's CTO Franck Fatras eventually discovered, that doesn't mean that everything about using Salesforce is easy.

The data that Salesforce Shield provides was an important consideration for Franck in selecting Salesforce. "We're a financial company," Franck explained, "and we have to take security very seriously. While the rules we have to comply with aren't quite as stringent as the healthcare industry, we do have some very tight rules we have to comply with."

### **And it's not just about playing by the rules.**

It's obviously important to keep auditors, regulators, and law enforcement agencies satisfied; more than 1 in 4 CISOs reported that their organization was breached in 2016, according to the 2017 Thales Data Threat Report. But the company also bears a burden of responsibility to its customers and investors. "We need to keep our customers' personal information safe and secure," Franck said, "and we need to protect the equity of our investors."

And unfortunately, security can be compromised from internal and external threats. The Thales report notes that nearly 6 of 10 CISOs consider privileged

**“ Trying to manually go through more than 50 million quarterly Salesforce records was a nightmare. ”**

users to represent the greatest internal threat. "We hate to face the fact, but the person you go to work with every day can be a bad apple....it happens," Franck noted.

The good news is that Salesforce Shield provides massive amounts of data that can be used to enforce security. Salesforce produces more than 50 million records of data for LendingPoint every quarter.

### **But the bad news?**

The data is raw data. And that raw data is cumbersome, cryptic, and very difficult to read. The LendingPoint staff encountered a problem that prevents most organizations from adopting data security solutions: Complexity and a lack of staff expertise made going through the records manually a nightmare.

Franck's team faced a difficult dilemma: Salesforce provided them with a virtual wealth of data to help with PCI conformance and CRM. But the data wasn't particularly usable in its existing form.



# The Results:

## Back in control

Salesforce provides the LendingPoint team with priceless information that can be used for maintaining compliance and managing customer relationships. But though Salesforce provides plenty of data, the difficulty of interpreting the data presented an obstacle to timely decision-making and security monitoring.

Imprivata FairWarning for Cloud Solutions, quite simply, now makes that data usable for the LendingPoint team. It's a comforting feeling for a team that once felt a bit out-of-control, and a little out-of-touch.

"With Imprivata FairWarning for Cloud Solutions, we're able to format the information so that we can read it. It makes the information actionable," Franck said. "We now know exactly what's going on: who's doing what, who's touching what." Franck said.

And Imprivata FairWarning for Cloud Solutions's dashboards and alerts help the team to stay in control, even in the face of ever-changing mandates and regulations. New alerts can be created as needed for changing circumstances: going from SAS 70 to SAES 15, for example, or staying in sync with PCI compliance standards.

## Transforms Salesforce data from indecipherable to actionable

Salesforce Shield provides a massive volume of raw data. But that data is cryptic, cumbersome, and very difficult to read and translate into actionable insights. Imprivata FairWarning for Cloud Solutions solves that problem by providing visualizations that make the data insightful and actionable for decision makers.

## 'Magic Button' forensics capability

The team can enter a user's name and a date range, and with just a click of the 'magic' button, Imprivata FairWarning for Cloud Solutions instantly provides the results of a forensic investigation that looks for suspect activity. This capability provides a massive improvement over LendingPoint's previous manual process, and is particularly useful for offboarding team members, or for investigating complaints.

## Enhanced PCI compliance capability

Imprivata FairWarning for Cloud Solutions's monitoring capability helps the team stay compliant with PCI requirements—and fully satisfies PCI DSS Requirement 10. Alerting capabilities provide proactive and insightful warnings for deviations outside the norm.

## Massive time savings

Before Franck's team deployed Imprivata FairWarning for Cloud Solutions, the 50+ million cryptic data records generated by Salesforce each quarter had to be examined manually—a massive time sink. Now, Franck's Salesforce administrator spends just a few minutes every morning reviewing Imprivata FairWarning for Cloud Solutions's dashboards, and more in-depth investigations typically require just 20-30 minutes.

## When the FBI comes a-knocking...

Imprivata FairWarning CEO and Founder Kurt Long was inspired to create the company when an FBI agent knocked on his door one morning. Kurt was running another company at the time, and the FBI needed assistance in investigating one of Kurt's employees.

The only option for conducting the investigation was to gather all the relevant data and audit logs, and then painstakingly pore through them manually. It was a massive, time-consuming effort that only intensified the stress of an unpleasant situation. (Now, with Imprivata FairWarning for Cloud Solutions, that same investigation could be completed by one person in just a few minutes!)

**“Just one bad actor could cause so much risk, so much stress and pain.”**

It was sort of a lightbulb moment for Kurt: “Just one bad actor could cause so much risk, so much stress and pain.” A bit of research revealed that many companies had experienced similar encounters with data theft perpetrated by employees. Finding a better way to protect against data theft—from both internal and external threats—and quickly conduct forensic investigations ultimately led to the founding of Imprivata FairWarning for Cloud Solutions.”

## Doing Business in the EU?

On May 25, 2018, the European Union's beefed-up data protection regulation, the General Data Protection Regulation (GDPR), will go into effect. This law will impact every company that does business within the EU—no matter where that company is located.

The GDPR will demand that companies provide stringent demonstration of compliance with the law. Companies that fail to meet all compliance requirements will be subject to fines of up to €20 million or 4% of annual revenue, whichever is greater.

Companies that do business within the EU should be preparing NOW to meet the compliance requirements of the GDPR. The companies best prepared to meet that challenge will be those that have already deployed Imprivata FairWarning for Cloud Solutions.

**“Companies that fail to meet all compliance requirements will be subject to fines of up to €20 million or 4% of annual revenue, whichever is greater.”**



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Imprivata, the digital identity company for healthcare, provides identity, authentication, and access management solutions that are purpose-built to solve healthcare’s unique workflow, security, and compliance challenges.

For more information, please contact us at 1 781 674 2700 or visit us online at [www.imprivata.com](http://www.imprivata.com)

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