



CASE STUDY

The Logic Group leverages Luna EFT

The Logic Group is a leading provider of multichannel payments and customer loyalty solutions to large corporate organisations in Europe. With over 25 years' experience, The Logic Group's clients include some of the UK's top retail, telecommunication and insurance companies and they process more than 35% of the UK's total card transactions. At the heart of The Logic Group's proposition is its ability to unlock, for its clients, the profitability of their customers' interactions through innovative payment, reward and loyalty services that drive customer acquisition, retention and spend.

Background

The Logic Group is a trusted partner to card acquirers and schemes, alternative payments services, mobile network operators, systems integrators and regulatory industry bodies in the deployment of its services to prominent high-street brands.

Business Challenge

For years now, merchants that accept credit card payments have had to comply with the Payment Card Industry Data Security Standard (PCI DSS). Today, however, merchants are under heightened pressure to comply, which means they are increasingly susceptible to fines and lost business if they experience a breach or failed audit. For many organisations, complying with these standards has been a daunting and costly effort, and this is particularly true for those retailers that handle in-store payments. These organisations may have to make investments of millions of pounds in order to bring all their stores into compliance.

The PCI Point-to-Point Encryption (P2PE) standard represents a significant opportunity for merchants. The P2PE standard provides detailed requirements that outline how to protect

Challenge

The Logic Group needed to deploy a PCI P2PE-compliant solution, including robust encryption, decryption and key management.

Solution

Gemalto SafeNet Luna EFT HSMs delivered all the security capabilities that were required, while providing a platform that the company could deploy quickly and manage efficiently.

Results

Because of Gemalto's HSMs, The Logic Group's entire Point-to-Point Encryption solution received PCI SSC validation, and delivered a solution that offered customers maximum security.

data as soon as it is collected from a card Chip and PIN device until the payment settlement process is complete. By simply deploying a P2PE-compliant solution, merchants can effectively remove their stores from the scope of PCI DSS compliance, which can yield not only dramatic time and cost savings, but offer the benefits that come with improving the security of cardholder data, including reducing the risk of fraud and fostering improved consumer confidence and loyalty.

As a result, delivering P2PE-compliant offerings to market represents a huge business opportunity for a payment service provider like The Logic Group, offering the organisation a way to meet a significant demand in the marketplace. The Logic Group recognised that the P2PE standard would represent a significant opportunity, and made it a priority to architect a solution that would enable its merchant customers to capitalise on the security and cost-saving benefits that the standard promised.

The P2PE standard includes a number of requirements relating to the hardware used for encryption, decryption and key management. To deliver a solution that was compliant with P2PE standards, The Logic Group needed to leverage a robust Hardware Security Module (HSM).

The Solution

After working with Gemalto, in November 2013 The Logic Group's entire Point-to-Point Encryption solution received PCI SSC validation. The solution, Solve DataShield, is The Logic Group's Point-to-Point Encryption and tokenisation solution, which forms part of its payment platform, Solve Centurion. The Logic Group's reasons for selecting Gemalto's Luna EFT HSMs as part of its solution include:

- > **Robust security.** Luna EFT HSMs are certified to both the FIPS (Federal Information Processing Standards) and PCI HSM standards, which are mandated by the PCI council for P2PE transactions. These capabilities were instrumental in enabling The Logic Group to comply with the PCI P2PE standard, and in ultimately delivering a solution that offered customers maximum security.
- > **Integration support.** Luna EFT HSMs offered support for the encryption algorithms that The Logic Group required. In addition, the HSM was integrated with Ingenico terminals, which are used by many of The Logic Group's Solve DataShield clients.
- > **Trusted vendor.** The Logic Group had incorporated Gemalto products into their solutions for several years, and knew they could count on the organization, its products, and its support staff for the critical key management capabilities used in its new offering.
- > **Fast implementation.** Through its support for open standards, central administration, and flexible network connectivity, Luna EFT HSMs helped streamline initial deployment and ongoing management. In fact, the company did the initial installation of the HSMs in less than a day.

"In developing the Solve DataShield offering, it was vital that we effectively comply with all the relevant PCI P2PE standards, including robust key

management policies. Gemalto SafeNet Luna EFT HSMs delivered all the security capabilities that were required, while providing a platform that we could deploy quickly and manage efficiently. As a result, Luna EFT HSMs helped speed up our time to market, and deliver solutions that provide customers with maximum security and value."

—Nick Stacey, Director of Business and Market Operations, The Logic Group

Results

Gemalto was able to provide The Logic Group with an HSM platform that has been certified to be compliant with PCI HSM and FIPS standards. This platform has thus proven to be invaluable in enabling The Logic Group to deliver a solution to market that offers complete, end-to-end compliance with the PCI P2PE standards. By leveraging the robust Solve DataShield solution, The Logic Group's customers will be able to enjoy a range of benefits:

- > **Increased security and reduced risk.** By leveraging the Solve DataShield offering, customers will be able to eliminate the holding of credit card data in store, which strengthens security and reduces the risk of data theft or compromise.
- > **Enhanced consumer trust.** By reducing the risk of a data breach with a robust security platform, organisations can foster increased trust among their customers.
- > **Reduced audit costs.** With the Solve DataShield solution, merchants can completely remove their stores from the scope of PCI DSS audits, which will significantly reduce their audit efforts and costs.
- > **Streamlined administration.** The Logic Group's customers can dramatically reduce the time and effort internal teams have to dedicate to security administration by adopting a complete solution.

About Gemalto's SafeNet Identity and Data Protection Solutions

Through its acquisition of SafeNet, Gemalto offers one of the most complete portfolios of enterprise security solutions in the world, enabling its customers to enjoy industry-leading protection of data, digital identities, payments and transactions – from the edge to the core. Gemalto's newly expanded portfolio of SafeNet Identity and Data Protection solutions enables enterprises across many verticals, including major financial institutions and governments, to take a data-centric approach to security by utilizing innovative encryption methods, best-in-class crypto management techniques, and strong authentication and identity management solutions to protect what matters, where it matters. Through these solutions, Gemalto helps organizations achieve compliance with stringent data privacy regulations and ensure that sensitive corporate assets, customer information, and digital transactions are safe from exposure and manipulation in order to protect customer trust in an increasingly digital world.

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