HUMAN

Application Protection Case Study

Leading Buy Now Pay Later Company Protects Customers and Merchants from ATO and Client-side Threats

Company

This leading buy now, pay later (BNPL) service operates in New Zealand, Australia, and the United Kingdom. The company makes it easy for customers to buy from merchants in-store and online, and pay in six weekly, interest-free installments. As a responsible payment provider, it takes on the fraud risk for its merchant partners and ensures that customers can make purchases safely.

Challenge

For the BNPL service, payments are the heart of everything it does. The company needed to ensure that customer data was safe and transactions were secure, which meant protecting against account takeover (ATO) and digital skimming attacks. The company was aware that these types of attacks could have severe consequences for its merchants and customers, as well as the reputation and revenue of the company itself.

> "The protection that HUMAN provides gives us the confidence to explore new markets and expand our relationships with our business partners. We frequently mention that HUMAN is part of our tech stack because we have seen first-hand how effective it is in combating bots and keeping our customer data secure."
>
> — Chief Technology Officer, BNPL Company

Solution

After evaluating multiple vendors in the market, the BNPL company selected HUMAN Application Protection and Code Defender to protect its business from automated attacks and client-side threats. Here's why:

ACCURATE BOT PROTECTION

Application Protection uses machine-learning models and behavior-based predictive analytics to detect and mitigate ATOs and other sophisticated bot attacks.

CLIENT-SIDE THREAT MITIGATION

Application Protection automatically inventories client-side scripts, continuously monitors all client-side scripts for vulnerabilities and anomalous activity, and mitigates risk using proactive policies to limit scripts' access to sensitive form fields.

INTEGRATION INTO EXISTING TECH STACK

The BNPL company was specifically looking for a solution that would easily integrate with Cloudflare. HUMAN's open architecture was able to support this, as well as other content delivery networks (CDNs), load balancers, web servers and application servers.

Results

Application Protection allows the BNPL company to protect its customers and merchants from ATO and digital skimming. By addressing increasingly sophisticated threats in real time, the company ensures that its customers and merchants are protected throughout their digital journeys.

> "We were looking to rapidly scale and mature our team to match the acceleration of our business. We needed to quickly build an in-house security team and move into the cloud. HUMAN supported a modern technology stack and was very easy to test and use to gain insights."
>
> — Chief Technology Officer, BNPL Company

About HUMAN

HUMAN is a leading cybersecurity company committed to protecting the integrity of the digital world. We ensure that every digital interaction, transaction, and connection is authentic, secure, and human. HUMAN verifies 20 trillion digital interactions, providing unparalleled telemetry data to enable rapid, effective responses to the most sophisticated threats. Recognized by our customers as a G2 Leader, HUMAN continues to set the standard in cybersecurity. For more information, visit www.humansecurity.com