



Case Study



Security Service Shuts Down a Shakedown for linked2pay



About linked2pay

linked2pay is the latest generation of a payments platform launched in 2002 as an early “cloud” computing company. linked2pay enables businesses to easily manage their payments processing in a highly-secure environment. It has been recognized as a gold medal winner for its automated clearing house (ACH) innovation.

Situation

When processing payments for clients, reliable split-second responsiveness is the performance standard. In mid-2015, however, linked2pay noticed that a flood of internet traffic was interfering with their website operations. The explanation came in an email ransom note that demanded linked2pay send a payment in bitcoin, or face more and worse attacks. Contact with the FBI confirmed the threat came from a known international group.

Solution

Long an AT&T client, linked2pay contacted AT&T security experts about the shakedown. Already part of linked2pay’s future security plans, [AT&T DDoS Defense](#) had abruptly moved to top priority, was quickly ordered and was put to work within hours. Though the attackers later made good on their threat to strike again, they did not penetrate the new defenses.

Intelligence to Keep the Cash Flowing

When we make an online credit card purchase or approve a bank cash transfer, few consider what happens next. We just expect things to work. But for linked2pay, creator of an award-winning payment platform that serves enterprises both small and large, making it work is the core of their business.

“We make it very easy to accept credit cards and ACH payments,” said Richard McShirley, Chief Marketing Officer for linked2pay. “The Automated Clearing House (ACH) is a cooperative of approximately 11,000 banks. Whether I’m sending you money from my bank account or using my credit card, it’s all cleared through this ACH network – \$37 trillion dollars get cleared on an annual basis.”

In 2002, transmodus, the payments technology company that powers linked2pay, began building its technology platform. In 2011 it launched linked2pay, a cloud-based bundled payments processing product that provides quick and highly-secure ACH payments as easy to transact as credit card payments, and which can provide considerable cost savings.

“We’ve made it so the business can utilize credit cards or ACH transfers through a number of different acceptance methods,” McShirley explained. “They can very quickly and easily post an online form on a website or any number of websites.”

“What they all have in common is their IT people can more easily apply these modern payment options at a lower cost,” he continued. “As a platform we make the online forms, mobile and email billing, cart checkout and virtual terminal available through our credit card and ACH processing gateway. The virtual terminal replaces the card swipe physical terminal so that someone can take a payment without equipment.”

linked2pay Facts

Business Needs

Highly-secure website against malicious traffic and activity

Networking Solution

Rapid deployment of AT&T Distributed Denial of Service (DDoS) Defense

Business Value

Business continuity

Industry Focus

Financial payment processing

Size

Serves customers from \$100,000 to \$50 billion in annual revenue

To learn more about AT&T DDoS Defense, visit www.att.com/ddos or [have us contact you.](#)

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linked2pay customers can opt to take payments verbally through an interactive voice response system. Getting started is a breeze.

"It's all about simplicity," McShirley said. "As a linked2pay user you can register in approximately 5-6 minutes. If you already have your credit card account you can start accepting payment immediately."

An Unwelcome Message: Pay Me Now...or Pay Later

By mid-2015 the success of linked2pay was attracting new customers... and something more sinister. The linked2pay team noticed a mysterious slowdown in the performance of their website.

"It lasted for 45 minutes, but during off-peak time for us," McShirley said. "You could get to our website, you could see our website, but you could click on certain aspects and nothing would happen." linked2pay was the target of a DDoS attack, the kind of assault where hackers typically infect multiple unrelated computers with a "trojan horse" virus and then direct traffic toward a single site to interfere with its performance.

It didn't take long for an explanation to arrive. It came in an email message.

"We received an email saying that it would continue to happen," McShirley said, "and it would happen to a greater degree the following day or days. The implication was it would be imminent if we didn't pay the requested bitcoin. But of course we'd still be defenseless, and they'd probably be back for more bitcoins."

linked2pay contacted the FBI, which confirmed that the threat was real. Then they called AT&T, which houses linked2pay servers and other technology in two [AT&T data centers](#). linked2pay and AT&T have worked together for almost 14 years.

Find the Right Solution, Right Now

"AT&T reps were at our office a month or two before, making us aware of a defender program against this exact thing," McShirley said. "We contacted our AT&T rep and I've got to say he jumped right into action, providing us with a mitigation plan within a couple of hours. We approved it and within a couple more hours the service was activated and our systems were protected."

The service linked2pay chose, called AT&T DDoS Defense, is a cloud-based system that blocks and removes malicious traffic before it reaches a network. It is designed to detect a DDoS attack and block malicious data packets in near real time, while allowing the flow of legitimate business traffic. DDoS Defense is designed to stop denial of service traffic floods within the AT&T network before they can choke a private network.

"We pride ourselves on being knowledgeable about what solutions are available from a technology standpoint," McShirley said. "We

had a meeting with the AT&T guys. They said they had this service – and certainly it proved to be the real deal. Has it delivered? Yes. The aggressors attempted another attack and it was like they were bouncing off of titanium."

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– Richard McShirley, Chief Marketing Officer, linked2pay

"It's Not for Hobbyists"

As McShirley sees it, the AT&T DDoS Defense service is one more step in a comprehensive effort to keep the systems his customers rely on up and running.

"You can't have a service-oriented architecture or cloud-based solution with people knocking on the door...and nobody answering," McShirley said. "Our own network uptime is 99.999 percent – and it's got to be. Our collocation, dual locations and duplication of our systems and backup database all play a part...you have to be deadly serious about this stuff. It's not for hobbyists, that's for sure."

With AT&T managing IT hardware in two data centers, chances that an incident like bad weather could impair operations are minimized. With DDoS Defense added, McShirley pointed out, the bulwarks are now in place to help fend off outside threats.

"The service that we're talking about today helps protect all that hard work and investment in money and time to make sure things are working in harmony," he said. "You need a system that puts those guys in their place."

McShirley sees his firm's long collaboration with AT&T as a key element in keeping linked2pay and its customers highly-secure.

"We have a solid infrastructure in the way we put our systems together," he said, "but also, over a long period of time, we put together an augmented approach with AT&T that is very well developed."

"Aligning yourself with a security provider and communication provider like AT&T, and taking advantage of the plug and play aspects of certain services – it's a huge asset for a business like ours. And we take advantage of it on a regular basis."

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