

Jaja says yes to Accellion

Fast-growing fintech start-up uses secure MFT and filesharing enterprise-wide



Jaja Finance was founded in 2015 by three London-based Norwegian entrepreneurs with a view to simplifying credit card usage for consumers. In recent years it has acquired the credit card businesses of the Bank of Ireland, the UK Post Office, and the UK Automobile Association (AA) to add to its own-brand Jaja credit card.

According to Jim Newman, Head of Information Security at Jaja Finance, the company initially chose Accellion's Kiteworks®

content firewall to facilitate secure file sharing, primarily via the use of secure virtual data rooms (VDRs). "It's become much more widespread since then – every department uses it now." Newman puts this down to its intuitive ease of use, which has driven high adoption rates throughout the enterprise.

Secure access by data subjects

One use case concerns consumer access to the information Jaja holds about them on their database – this is a consumer right and access must be guaranteed to comply with the General Data Protection Regulation (GDPR) in Europe. Jaja gives customers 30-day access via a secure VDR, where they can review or download the information they need. Some customers use this facility to obtain their credit statements over, say, the last six months – information that is often required when applying to an external lender for a mortgage or loan. The UK police force can also request access to customer data to help them with their fraud and financial crime investigations.

Automation boosts efficiency

Accellion helps Jaja boost workflow efficiency in that it is easy to automate. The company uses Accellion APIs to route information coming in from Apache Airflow. As it is received, Airflow picks it up, analyzes it against naming conventions, and passes it off to Accellion which then routes it to the correct person or team. The incoming data is often from clients as well as consumers with any complaints or reconciliations. Jaja's deployment is single-tenant architecture with its own AWS data stores and SFTP transfers via Airflow. Accellion solutions are the only way credit card numbers are shared internally. Jaja is a Microsoft shop, but Microsoft solutions are not approved for security reasons, so the company only uses Kiteworks for sensitive information.

Reasons for choosing Accellion: price, convenience and predictability

Jim Newman says that one of Accellion's standout features is its transparent pricing policy. The company previously used a VDR provider to give consumers access to the information Jaja held about them. But each access was charged separately – so sharing documents with large numbers of people racked up tens of thousands of pounds in unplanned usage fees. Newman told the relevant department that they no longer needed that solution as the Accellion solution could do it better – and more cost-effectively. "It has fantastic ease of use, plus we always know how many users we have and how much data is being transferred, so cost control is a piece of cake," he says.

"Nobody offers what Accellion does – the combination of virtual data rooms, simple filesharing and data transfer, plus the flexible pricing that lets you shift the number of users up or down. That's unique."

Jim Newman
Head of Information Security,
Jaja Finance

CUSTOMER STATS

- Founded 2015
- Approx. 108 employees
- Headquartered in London, UK
- Issues Jaja, Bank of Ireland, AA and UK Post Office credit cards

Accellion usage snowballs at Jaja

After the first successful applications, Jaja opened up the Accellion solution to new use cases. Jaja's finance department staff use it as a secure file repository and storage facility for investor funding rounds. Accellion provides an integrated audit trail with detailed logs, so the finance people are notified when a potential investor accesses or downloads the documents. That helps them gauge the interest level of each organization. The configuration for the VDRs is easy to manage for non-tech specialists. The Jaja management board also uses it for secure, confidential communications between board members, who can easily and securely share information before, during and after meetings. "It only took about five months for the word to get out, then everyone wanted it!", remembers Newman. "Usage has snowballed, as the intuitive UI is ideal for a whole range of use cases."

Unique solution

"Nobody offers what Accellion does – the combination of virtual data rooms, simple filesharing and data transfer, plus the flexible pricing that lets you shift the number of users up or down. That's unique," notes Newman. He adds that the controls within the solution are excellent and enable the tech team to view detailed logs concerning usage patterns or frequency and to resolve any problems quickly.

Another good point: license management. "We have 100 licenses at the moment – that's almost the whole company. The controls let us see if anyone hasn't used the solution for a long time so we can reallocate the license to someone else who might need it more. Not many providers offer that and we appreciate the flexibility." Jim also likes the fact that Accellion is integrated with Jaja's SSO system, making it easier for users to sign in and access the solutions.

Training? What training?

"We just had an onboarding session with the Accellion guys for a couple of hours and then we were up and running, so we didn't need any formal training," says Newman. "And they were available whenever we had any questions – that level of customer service is rare these days." Ease of use was a key driver of high adoption rates in other departments too – for example, Jaja customer service and other teams can self-manage their own Accellion usage. "Every department at Jaja uses it now and there are probably more use cases for it that we haven't discovered yet!", adds Newman. He sees how it is becoming much more integrated into the company's workflows, such as users dropping a customer list in CSV format into Accellion and sending out mailings from there. They also use it to transfer customer call recordings internally. As Accellion is also integrated with the JumpCloud directory platform, Jaja uses its LDAP solution to reallocate folders created by temporary workers once they have left the company.

BIGGEST BENEFITS

So, what does Jim Newman see as the biggest benefits of Accellion's secure file transfer and sharing? "What we appreciate most is its ease of use; easy-to-understand and transparent pricing; its cost-effectiveness; and its granular access to data and controls." He adds that Accellion's people also make the provider stand out from the crowd. "We have an excellent relationship and rapport with everyone we've dealt with at Accellion. They're good at dealing with any problems, have an exceptional attention to detail, and you really get the sense that they care about their customers and want them to be happy with the product. Well, we certainly are!"

KEY BENEFITS

- Ease of use has led to fast, company-wide adoption
- Easy-to-understand and transparent pricing
- Cost-effectiveness
- Granular access to data and controls

QUICK FACTS

- Deployed in 2020
- 100 licenses
- Multiple use cases incl. investor relations, customer services, board communications and more
- GDPR compliance by providing consumers access to data held about them

The Accellion Kiteworks® content firewall prevents data breaches and compliance violations from sensitive 3rd party cyber communications. With Accellion, CIOs and CISOs gain complete visibility, compliance and control over IP, PII, PHI, and other sensitive content across all 3rd party communication channels, including email, file sharing, mobile, enterprise apps, web portals, SFTP, and automated inter-business workflows.

Accellion has protected more than 25 million end users at more than 3,000 global corporations and government agencies, including NHS; KPMG; Deloitte; UK Power Networks; AVL; gemalto; The Linde Group; RSA; Pfizer; and the National Institute for Standards and Technology (NIST).

For more information please visit www.accellion.com or call (650) 485-4300. Follow Accellion on LinkedIn, Twitter, and Accellion's Blog.

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