



CASE STUDY

Opening the world to customers while locking down their data

To offer customers the seamless, personalised experiences they've come to expect, travel agencies today must handle not just credit card information, but also loyalty card information, passport details, addresses, birthdays, detailed itineraries and more.

However, many agencies are small companies with limited IT resources; some still maintain paper files while others rely on customer relationship management software that can be easy targets for hackers if robust security protocols aren't followed. In response to an increasing number of security breaches in the travel and hospitality worlds, industry associations are moving to assist smaller agents in ramping up their cyber defense.

Client Spotlight:

Since its founding in 1954, the Association of Cyprus Travel Agents has worked to promote tourism to the island; today, tourism makes up nearly a third of the country's gross domestic product. With more than 300 days of sunshine a year and white sand beaches, Cyprus has become a popular destination for travelers from Europe, Asia and, increasingly, America. In 2019, Cyprus welcomed nearly 4 million visitors with total revenue estimated at €2.7 billion.



“ *In SecureTrust we found a trusted and professional partner who helped us solve the needs of our members immediately and effectively. In addition, the immediate response and service provided to solve problems that arise is very important. We look forward to a long-term and constructive cooperation.* **”**

— Yiannis Michaelides, ACTA Director

The Challenge:

The Association of Cyprus Travel Agents (ACTA), a non-governmental organisation that oversees tourism and travel-related issues for the island nation in the eastern Mediterranean Sea, needed to help Cyprus' roughly 100 travel agencies meet PCI DSS compliance requirements. The need was especially urgent because, beginning in 2018, the International Air Transport Association (IATA) required all IATA-accredited travel agencies to become PCI compliant.

Achieving compliance was complicated by the fact that most Cyprus travel agencies are small merchants with a handful of employees, limited IT security resources and tight budgets. Moreover, because most Cyprus agencies process a small volume of transactions and leverage travel partners for payments, they were not aware of or held accountable for meeting PCI standards before IATA introduced its mandate. ACTA needed to help its agencies achieve compliance to avoid penalties or, worse, have their ticketing ability halted by IATA—a restriction that could prove ruinous to a travel agent.

The Solution:

SecureTrust created a readiness workshop for all ACTA members to help them understand the importance of PCI compliance and the steps necessary to achieve it. Then, acknowledging the burden that individual enrollment into a compliance portal would place on small businesses, SecureTrust created an association partnership with ACTA that gave the association access to discounted pricing for mass enrollment.

Under the terms of the partnership, SecureTrust trained ACTA representatives to oversee the compliance process and help individual travel agencies enroll in SecureTrust's PCI Manager portal, ensuring that specific employees from each agency successfully completed the self-assessment questionnaires and regular scans. Several travel agencies that processed larger volumes of transactions received additional, direct consulting from SecureTrust QSAs.

Through the ACTA partnership, all 60-plus Cyprus travel agencies that signed up quickly obtained compliance and remain compliant today. Moreover, ACTA can enroll additional agents and agencies at any time, allowing new businesses and representatives to seamlessly complete an SAQ.

Industry Threat:

As travel booking has moved primarily online and card payment data has proliferated, the travel and hospital industries have come under targeted attack from global cybercriminals. Many of the industries' largest players have faced major breaches in recent years. At the same time, smaller travel agencies also find themselves the victims of phishing and ransomware attacks. Such attacks risk creating severe reputational damage and loss of customer trust that can put these organisations out of business.