

SUMMARY:

Linxo is an platform that allows individuals to track and manage all of their financial accounts in real time, from one single interface. The tool rolls up savings, credit and balance to make budgeting easier and more transparent. Users can access Linxo via the web app or download the mobile app and choose to be notified of certain activities, such as high spending or risk of overdraft, via email or push notification.

Linxo's users highly value privacy and security, since they share personal details such as checking accounts, pin numbers and more. With a growing number of headlines on data security breaches - from the series of **Sony Picture hacks** leading up to the release of «The Interview» to allegations of a civilian **hacking a Boeing aircraft** through the plane's inflight entertainment system - most tech users are now hyperaware of what information they're sharing, where it's going and how it's being used.

As the company scales, they are especially conscious of this shift in the consumer mindset, as well as growing industry needs to address cybersecurity. First launched in 2011, Linxo now has 700,000 users, half of whom enrolled just in 2014 alone. Linxo continues to search for ways to improve their data hosting security and give their customers peace of mind.

CHALLENGE:

Email safety was one of the first concerns Linxo sought to address at the beginning of their launch. The heart of their product rests on email notifications, since a majority of their users choose to stay up-to-date with their account activity this way. The Linxo team started out on a search to find a reliable and easy-to-use email solution. In 2012, Linxo landed on using Mailjet to deliver their 2.5 million monthly emails.

The system met all of their needs: strong deliverability backed by proprietary deliverability technology and a team of internal deliverability experts. This means that they could rest easy knowing their email would land in the right inbox at the right time.

MAILJET AND LINXO, A RELATIONSHIP BUILT ON SAFETY

Linxo's paid users can choose to keep up-to-date with their account either through email or push notifications. «Email appears to be favored by our more experienced users, who more rigorous in the treatment of their inboxes,» says Bruno Van Haetsdaele, Co-founder and CEO of Linxo. It's also possibly because users can organize, archive and access past transactions easier.

Mailjet's tech team worked closely with Linxo to understand their security needs and develop a custom solution fit to protect their users and local regulations. Paris based Linxo, found it helpful that Mailjet was also a Francehosted service. "This gives us more vis-à-vis data security of our users and their privacy," said Bruno Van Haetsdaele. As a whole, Fench legislation is more strict when it comes to data protection and security of both physical and digital files. Purchasing third-party contact lists is forbidden and opt-in is mandatory, which is not the case with CAN-SPAM or the Australian Spam Bill.

Mailjet hosts all user data on highly secure servers in France. Mailjet co-founder Julien Tartarin, who comes from a developer-centered background, built Mailjet with global security in mind from day one. «They are set on TIER IV data centers which provides the highest level of security. Our servers are hosted in France, so that our data isn't affected by the black boxes of the Intelligence Authorization Act» adds Julien Tartarin. Mailjet has total control of the connection between data centers and services.

On top of this, Linxo adds an extra layer of security to protect information that's passed from their Mailjet account to their internal servers. «The communication between our API and Mailjet's APIs is encrypted using SSL technology, used by all banking applications,» says Bruno Van Haetsdaele.

ON THE FRONT LINES

As a first line of defense, Mailjet's deliverability experts always advise senders to set up *authentication tools* SPF, DKIM and DMARC. This allows ISPs such as Gmail, Yahoo and AOL to validate your sender identity. It also protects you from email spoofing, a type of spam where a false sender impersonates a brand or individual. Spoofing is a serious threat to your brand credibility.

In a DMARC *press release* published earlier this year, Twitter shared that it discovered a whopping 2.5 billion spoofed emails tied to its domains over the course of a 45-day monitoring period. This widely seen issue contributes to consumers growing wariness over sharing personal information. In fact, *62%* of consumers said they worry about how brands are using their information.

DMARC allows senders to indicate whether they're using SPF or DKIM keys and specific actions - report, quarantine, reject - the receiving email server should take in the case that an email fails authentication. Say for example a spammer tries to spoof a Linxo email asking for a user's credit card information. With these keys in place, the spoof email won't pass authentication and Gmail will reject the message.

Another best practice for large volume senders is a dedicated IP address. In comparison with its counterpart, the shared IP address, it gives users the ability to have full control over their sender reputation. This means your address won't be impacted by the sending behavior of shared accounts, but it also means a greater responsibility to always maintain best practices since certain actions can also count against your reputation.

RESULTS

«We have relied on Mailjet since 2012, mainly because of their flexible adaptation to our needs,» concludes Bruno Van Haetsdaele. «In our service-based Mailjet, we knew we would not have to worry about the scalability of our email program. As our sending volume continues to grow, it's been easy to increase traffic while maintaining the quality of service.» In the space of a year, Linxo doubled its user base and its email sending volume.

It all starts from building and establishing trust with the customer by protecting their information. Transparency and continually iterating to build a better product are part of Linxo's core vision.

Haetsdaele says, «Mailjet immediately understood our issues of security and privacy. The personalized support we've received has also been very helpful. These factors made Mailjet the service we were looking for. It's thanks to these elements that our business was able to grow to where it is today.»

