

## Globalscape EFT™ for the Payment Processing Industry

Automate, Secure & Facilitate Compliance with your Corporate Data Transfers

Payment Processing Software is not “one-size-fits-all”, so why should your managed file transfer (MFT) be? At Globalscape, we understand not every organization, or industry, transfers data the same. There are different processes, regulations, compliance mandates, and overall requirements unique to organizations of all sizes, from SMB to enterprise. As a Payment Processor, the way a bank uses your software differs from how a car rental company will use it. For example, financial institutions manage a wide array of payment channels such as point of sale terminals, Peer-to-Peer (P2P) mobile transfers, and ATMs. A car rental company, on the other hand, needs to process large transactions for vehicle fleets as well as payments from their customers.

Globalscape engineers an MFT solution used by clients all over the world. Our Enhanced File Transfer™ (EFT™) platform keeps your corporate data safe, while facilitating compliance with PCI DSS, GDPR, CCPA, and others. EFT for Payment Processors can boost your data management capabilities by helping to configure, deploy, and oversee policies from a central location. Our solution is completely modular and offers an active-passive or active-active deployment to suit your organization’s needs. Our flexible licensing structure means you can deploy on-premises, hybrid (BYOL), or fully-managed SaaS (with our EFT Arcus offering).

### Custom Solutions for Both Front-End and Back-End Payment Processor

Globalscape’s robust award-winning MFT solution can help both front-end and back-end Payment Processors. EFT for Payment Processors can assist your organization in dealing with the most rigorous data, security, and compliance requirements, in addition to improving your SLAs.

With front-end processors, the capture, authorization and settlement with banks means you need to be connected to all card companies and route transactions to the appropriate network for authorization. A strong MFT solution in place can assist with batch processing, automation, and scheduling of jobs with your acquiring banks and other trading partners.

#### EFT™ Modules for Globalscape Payment Processing Clients



- **Advanced Security Module** allows Payment Processors to use flood and DoS (Denial of Service) prevention settings, along with user credentials not being persisted in memory



- **Auditing & Reporting Module** prepares your organization to capture any potential problems before an audit is conducted, in addition to useful reports, with the flexibility of creating your own or using pre-built reporting templates



- **DMZ Gateway** protects payment card data behind the Gateway, thus not storing payment data on the DMZ (requirement of PCI DSS compliance)



- **Advanced Workflow Engine** allows for your IT Department to streamline business processes without limitations by extending EFT’s Event Rules with real-time processing



- **OpenPGP Module** protects data at rest and in transit with encryption, decryption, and signing of files (requirement of PCI DSS compliance)



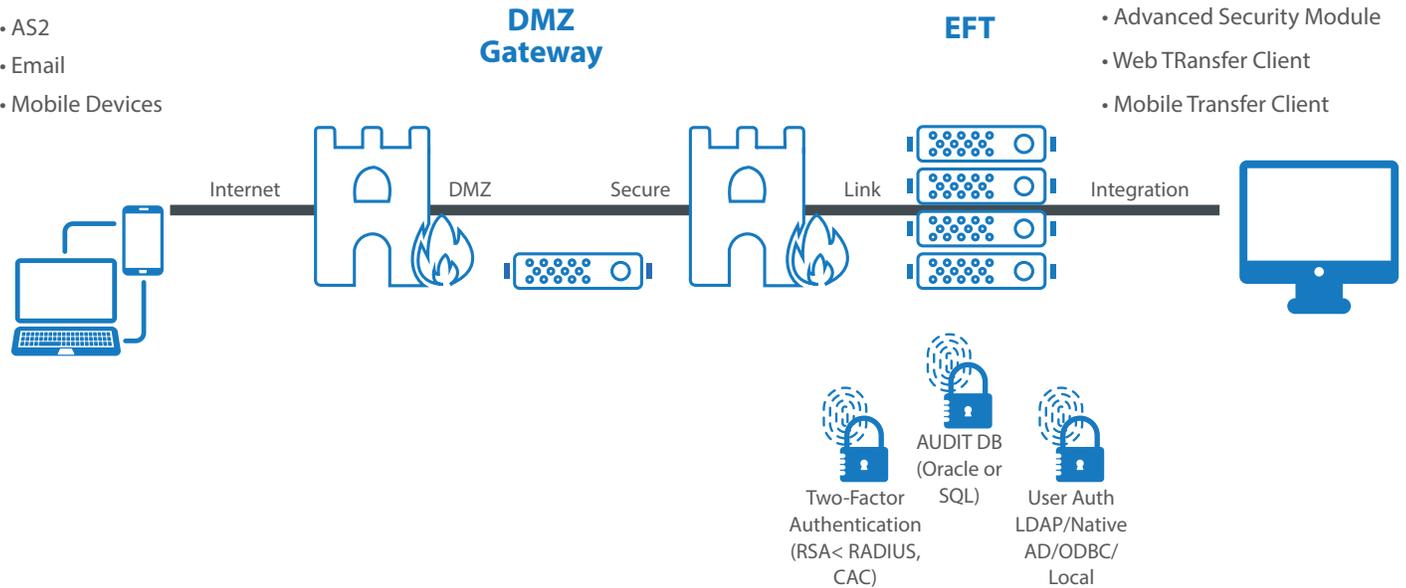
- **HTTPS Module** will enable your organization to support Internet file transfer without having to install a web server



- **Workspaces Module** makes sharing files and folders between internal and external users easy and secure for all of your employees

### Access Points

- FTSP (SSL)
- SFTP (SSH)
- SFTP (SSH)
- AS2
- Email
- Mobile Devices



### Capabilities

- Auditing & Reporting
- Data Encryption
- Drummond Certified AS2
- Advanced Workflow Engine
- Advanced Security Module
- Web TRansfer Client
- Mobile Transfer Client

For back-end processors, the settlement process begins, moving money from the issuing bank to the acquiring bank. This requires settlement batches, grouping bank identification number ranges and then submitting them to the issuing banks—all within SLA to these outside parties. You can schedule, monitor, and report on all these activities as a back-end payment processor.

An MFT solution increases your reliability for key business processes by deploying centralized IT functionality, that both alleviates and enhances corporate operations in the back-end.

### Reduce Your Risk of Failing A Compliance Audit

Facilitating compliance, specifically PCI DSS, can be a challenge for most organizations. Through Globalscape’s EFT platform and the **Advanced Security Module (ASM)**, the **Auditing and Reporting Module (ARM)**, and the **DMZ Gateway**, meeting PCI DSS compliance is easily achievable. With EFT, your payment processing organization can ensure that: processing organization can ensure that:

- › Secure all data transfers, while you retain full operational visibility over all data activity and IT infrastructure
- › Enable flood and DoS prevention settings, along with user credentials not being persisted in memory, with ASM
- › Catch any potential data transfer problems before an audit is conducted using ARM
- › Provide better protection of payment card data because card data is never stored in the DMZ—by deploying Globalscape’s DMZ Gateway

Ensure efficiency, security, and compliance across your organization by establishing controlled, automated, data transfer processes. EFT for Payment Processors provides automatically enforced policies, expiration of data access, purging of old data and records, and purging of inactive accounts—without any need for human intervention. Even for a small volume of transferred files, the number of steps needed to accomplish multiple file transfers daily can be very time consuming. With EFT, an IT administrator can set up file transfers to occur automatically.

## Easy Intergration with Backend Systems

Compatibility between many different systems and applications is key to any data management strategy. EFT for Payment Processors is designed to help integrate disparate systems and applications, save valuable time, reduce complexity and, most importantly, reduce human error, through EFT Event Rules.

## Additional Resources

Interested in learning more about Globalscape EFT and how we can help your payment processing organization streamline your data management strategy? We encourage you to check out the links below:

[How EFT Addresses PCI DSS Requirements](#)

[EFT Enterprise Advanced Security](#)

[Contact Us to Learn More](#)



### About HelpSystems

HelpSystems is a people-first software company focused on helping exceptional organizations Build a Better IT™. Our holistic suite of security and automation solutions create a simpler, smarter, and more powerful IT. With customers in over 100 countries and across all industries, organizations everywhere trust HelpSystems to provide peace of mind. Learn more at [www.helpsystems.com](http://www.helpsystems.com).