

GXS Managed File Transfer for Financial Services

The complexity of secure file transfer is increasing as file sizes and volumes grow and more information flows move from paper to digital. Legacy file transfer solutions cannot support the increasing use of host-to-host and ad hoc file transfer to transmit check images, payment instructions, insurance forms, and securities settlement instructions. Aging FTP solutions lack the security, auditability, and governance that a growing number of financial services firms are seeking. And firms with disparate legacy file transfer platforms need to reduce rising support costs.

Regulatory and compliance oversight continues to grow. Compliance mandates such as the Sarbanes-Oxley Act, (SOX), Gramm-Leach-Bliley Act (GLBA), Payment Card Industry Data Security Standard (PCI DSS), the European Union’s Data Protection Directive, Japan’s Personal Information Protection Act, and BASEL II & III each call for increased scrutiny of data privacy and information security practices. FTP was not designed to be a secure protocol and is vulnerable to a variety of Internet security attacks. Sending files as email attachments are not secure, not auditable and delivery is not guaranteed.

Managed File Transfer Overview

GXS Managed File Transfer (MFT) enables the standardized, synchronized, and streamlined exchange of files between your internal applications or with your business partners. GXS MFT provides the auditable tracking information and the governance features needed to support most regulatory compliance issues. Powered by the GXS BizManager® product suite, GXS MFT can be deployed as software behind your firewall or in a software as a service (SaaS) model. GXS MFT is built around popular open standards including SFTP, FTPS, FTP (over private connectivity), AS2, AS3, and browser-based HTTPS.



WHY GXS FOR FINANCIAL INSTITUTIONS?

GXS enables financial services firms to integrate with their clients and counterparties to digitally share critical information and overcome client connectivity challenges across multiple delivery channels.

With experience in core financial services segments such as cash management, commercial finance, card processing, merchant services, securities and insurance, GXS typically reduces not only the cost and complexity of client delivery, but also helps accelerate speed-to-market and time-to-revenue.

By operating the largest B2B network in the world, we provide unmatched insight into exchanging and using information effectively. Leveraging our Trading Grid® and SaaS applications, our experienced team of specialists takes a proactive approach to solving our clients' current and future challenges.

MFT BUSINESS DRIVERS

- Limitations of legacy technology
- Increased file transfer complexity
- Escalating regulatory compliance and data security demands
- Focus on lowering total cost of ownership

Features of Managed File Transfer

Flexibility

Not all of your business partners will want to exchange files using the same standards. As a result, the GXS MFT service allows a company to exchange files using a wide variety of open standards and Internet-based communication protocols. Supported protocols include SFTP, AS3, FTP (private IP) and HTTPS. Each user can elect to utilize their protocol of choice and then GXS will mediate the differences. In addition to machine-to-machine file transfer, GXS MFT also supports upload and download via a standard web browser. Files are transferred instantaneously after completing the upload process and available for immediate download by the receiving party.

Security

When it comes to electronically exchanging information for the financial services industry, security is paramount. GXS Managed File Transfer supports secure document exchange with encryption, non-repudiation and digital certificates for authentication—ensuring documents arrive unaltered and that senders and receivers are who they claim to be. GXS's encryption process supports high-speed throughput of large amounts of encrypted documents, reducing bottlenecks and keeping documents flowing.

Integrate with LDAP, empower your partners for self-service, or audit system changes—GXS Managed File Transfer's granular roles and privileges give the right people the right access. Advanced control over password policies further protects your data from unauthorized access.

Reporting and Visibility

Visibility into your document exchange is crucial. Companies need to know who created the file, who edited it, who sent it, how it was exchanged, who received it and what happened to the document from there. Whether the document is intellectual property, personal information, credit information or some other sensitive file, you need the visibility to track the document through its entire lifecycle. This must be done efficiently and securely, which is what GXS Managed File Transfer is designed to do and more.

With email communications, you can verify that a file was sent but you have no way of knowing whether the recipient successfully received and downloaded the file. With FTP, you can see that the file was placed on the recipient's FTP server, but you also have no way of knowing whether the recipient successfully downloaded the file. With GXS Managed File Transfer, the point-to-point communications verifies both the send and receive aspects of the communication, as well as who read it and when. You can track the status of file transfers in an administrative portal, via scheduled reports or by requesting to receive an e-mail notification.

Guaranteed Delivery and Auditing

GXS Managed File Transfer provides full traceability of all files that have been exchanged with internal and external users, ensuring all of your documents are delivered on time, every time. The guaranteed delivery of your files is vital to daily business operations. Built-in scheduling and unattended operation allows you to be more efficient by automating many recurring manual processes.

MFT CORE COMPONENTS

- Secure File Transfer
- Protocol Mediation
- File Monitoring and Reporting
- User Enablement
- Program Management/
User Support

FEATURES OF GXS MFT WEB-BASED USER INTERFACE

- Simple to use
- Users can initiate upload/
download of files
- Allows files to be uploaded/
downloaded from any location
- No need to install any
proprietary software on
any computers

SUPPORTED COMMUNICATIONS PROTOCOLS

- SFTP
- FTPS
- AS2
- AS3
- FTP (VPN)
- HTTPS (browser)

Through the file integrity feature of auditing you can ensure the document you sent is exactly what the end user received. You can also easily check your records to guarantee delivery and receipt of the document, whether you are working with an internal or external associate.

GXS MFT alerts you when files are not received according to schedule and proactively handles file errors.

Scalability

A highly flexible solution, GXS Managed File Transfer scales to meet your large and small business needs. You may connect to multiple destinations—even a combination of internal and external—concurrently. It can also be extended to function as an easy interface to online exchanges and marketplaces while offering additional communication options for your evolving company initiatives.

For companies exchanging high volumes of files, the solution can run across multiple servers for optimum load balancing. And, the number of users within the company does not affect the price, giving you the flexibility to give access to everyone who needs it.

GXS MFT Solution is currently used by large and small organizations alike, regardless of the size and type of documents being sent. This complete B2B solution can support all of your business units while providing a highly dependable, robust and easy-to-use tool for your entire organization.

Technical Support

GXS offers 24x7 technical support for you and your clients. Our local help desk organizations around the world speak 12 different languages. The technical support team will help to identify, troubleshoot and resolve problems related to your integration or connectivity. Multiple tiers of escalation are leveraged to ensure a timely resolution for critical issues.

Additionally, GXS offers a premium level of client support designed to meet the unique demands of financial institutions. Premium support includes:

- **Dedicated Help Desk**—GXS sets up a help desk and support team dedicated to you and your client base. Specialized technical support experts are trained in your business processes and unique technical requirements.
- **Customized Operational Processes**—GXS customizes escalation and support procedures to fit your existing business processes, environment, and client base. This customized approach improves your customer service metrics and increases account retention.



About GXS

GXS is a leading B2B integration services provider and operates the world's largest integration cloud, GXS Trading Grid®. Our software and services help more than 550,000 businesses, including 22 of the top 25 supply chains, extend their partner networks, automate receiving processes, manage electronic payments, and improve supply chain visibility. GXS Managed Services, our unique approach to improving B2B integration operations, combines GXS Trading Grid® with our process orchestration services and global team to manage a company's multi-enterprise processes. Based in Gaithersburg, Maryland, GXS has direct operations in 20 countries, employing more than 2,800 professionals. To learn more, see <http://www.gxs.com>, read our blog at <http://www.gxsblogs.com> and follow us on Twitter at <http://twitter.com/gxs>. You can also access our public filings with the Securities and Exchange Commission at <http://www.sec.gov/edgar.shtml>.

GXS MULTI-TIERED SUPPORT SPEAKS 12 LANGUAGES INCLUDING:

- English
- Japanese
- Mandarin
- Cantonese
- Dutch
- Flemish
- Portuguese
- German
- Spanish
- French
- Korean
- Italian

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