

Paylogix[®] Technology

FTP Security



Paylogix[®] places extreme value on its client relationships. Paylogix[®] recognizes that it incurs vital obligations when its clients entrust their data with Paylogix[®]. In order to protect client data, Paylogix[®] is committed to secure and reliable client application operations.

Paylogix[®] security policy on file transfers using FTP

It is the policy of Paylogix[®] to use industry-standard best practices whenever possible to maintain data center operations securely and reliably. The purpose of this document is to provide an overview of these practices and the policies employed by Paylogix[®] on file transfers using FTP.

Serving as an easy and effective method by which to transfer files over a network, FTP has become a standard that is both accepted and widely accessible to users across almost every network and operating system in use today.

FTP Servers

Paylogix[®] maintains an FTP file server to facilitate client data transfer. The FTP server is behind a firewall, and the server housing the encryption key is on a network behind a firewall not directly accessible via the Internet.

FTP User ID and Password Protection

Access to the FTP server is maintained by assigning authorized users a user ID and password-protected directory. All access to the FTP server is authenticated (no anonymous access is allowed). FTP software is configured to not allow authorized users to view

or access any directory structure other than their assigned directory.

FTP PGP Encryption

Paylogix[®]' preferred method of receiving data is PGP encrypted files. PGP[®] or Pretty Good Privacy[®] is a powerful cryptographic product family that enables people to securely exchange messages, and to secure files, disk volumes and network connections with both privacy and strong authentication. Client data that is deposited on the Paylogix[®] FTP server is moved to internal Paylogix[®] networks prior to decryption. FTP servers are monitored for deposited files on a regular basis. The Account Team conducts file deposit monitoring either automatically via a scheduler or on a regular schedule.

PGP Key Protections

The Paylogix[®] public key for PGP encryption is shared with clients that PGP encrypt data for transmission to Paylogix[®] FTP servers. The Paylogix[®] provided private key for PGP Encryption is stored on a network file server, separate from the FTP server, and protected by native operating system security features in addition to a Secure ID. The private key "pass phrase" is only provided to Paylogix[®] FTP Administration personnel whose job responsibility includes the decryption of client data files. Any employee who shares the private key "pass phrase" with an unauthorized person is subject to disciplinary action up to and including discharge.

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