



CASE STUDY (Globalscape)

Globalscape® EFT™ Supports Automated Data Processing for Major Credit Bureau in India

Experienced in Building Custom Solutions for Financial Services

Business Challenge: Supporting Key Business Processes with Secure File Transfers

As India's fastest-growing credit bureau, High Mark Credit Information Services, is creating a comprehensive and accurate credit and identity database to support responsible lending in India. The company has a main office in Mumbai and offices in Pune, Chennai, and other major cities in India. Its customers include businesses in the banking, financial services, insurance, telecom, and other industry sectors. As part of its service portfolio, High Mark needs to securely exchange high volumes of files and data with financial institutions throughout India. The company needed to create a secure file exchange program with the scalability and security to meet the requirements of its fast-growing business.

In creating its data processing infrastructure, High Mark looked for a secure file transfer solution that met the following requirements:

- ▶ Scalability: High Mark transfers an average of 100 files per day, ranging in size from 2MB to 500MB when compressed. As a rapidly growing credit bureau, High Mark expects the file transfer usage to expand over time and sought a solution that would grow easily with their needs.
- ▶ Security: Security is critical to High Mark, which maintains ISO27001 compliance. Because of the sensitive nature of the data being transferred and its compliance obligations, High Mark needed to encrypt the data in transit and audit the transfer operations.
- ▶ Industry expertise: High Mark wanted to work with a company that was recognized and trusted in the financial services industry.
- ▶ Cost: As a financial institution with an eye on the bottom line, the solution needed to be cost effective in terms of initial capital expense, implementation costs, and ongoing management costs.



"Globalscape's solution turned out to be the best fit for us; it is one of the best technology investment decisions we have made."

**- Vinay Hariharan,
System Admin at High Mark**

Globalscape Solution

After evaluating several secure FTP solutions, High Mark chose Globalscape EFT. According to Vinay Hariharan, System Administrator at High Mark Credit, "When compared with the alternatives, Globalscape's EFT offered the best combination of features, cost and ease of implementation. And it didn't hurt that Globalscape has an outstanding reputation in the financial services industry." High Mark initially implemented EFT Standard edition, which meets strict security and compliance standards, and tracks and audits all data transfers.

Business Outcomes

High Mark deployed EFT to handle its regular file transfers with clients. Files are both compressed and encrypted during transfer. Says Vinay, "We have more than 200 clients using EFT to transfer more than 100 files every day without a single problem."

For ad hoc file transfers within the credit bureau and among its offices, High Mark uses EFT's Secure Ad Hoc Transfer (SAT) module. SAT allows internal users to securely exchange files between offices by sending links rather than creating new user accounts on EFT.

The implementation worked so well that within the year the team decided to upgrade to EFT Enterprise to further integrate file transfers into core business processes. EFT Enterprise offers features beyond the Standard edition, including:

- ▶ Extensive automation capabilities
- ▶ Graphical workflow construction interface
- ▶ Real-time transaction monitoring

High Mark uses the workflow capability to automate and integrate file transfers with its data processing applications. When the credit bureau receives file transfers, EFT automatically moves them to the right application server for further processing.

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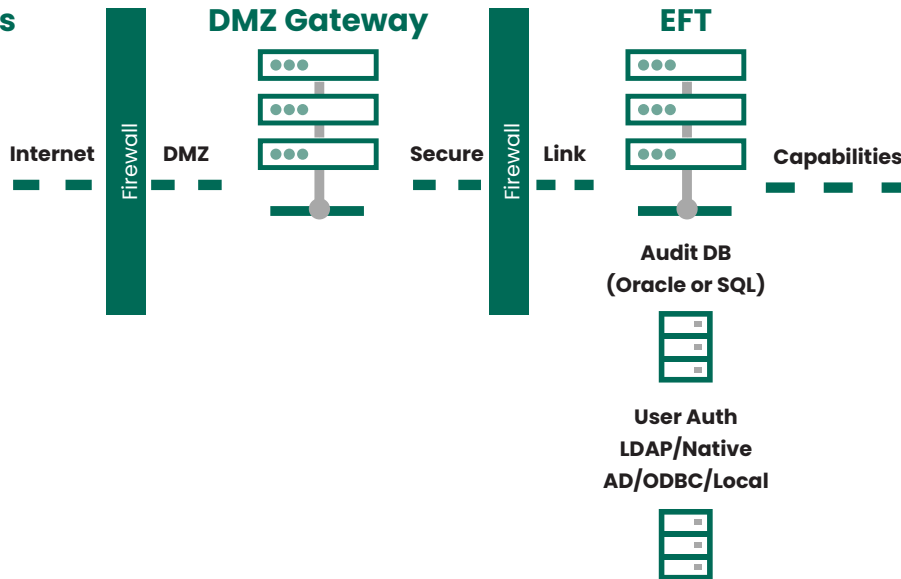
Says Vinay, "By reducing manual intervention in file transfer processes, we have already seen a huge productivity improvement in our day-to-day operations." In addition to the time savings, automated file transfers reduce the potential for human error. Globalscape's technical support team has supported High Mark throughout the implementation and subsequent upgrade. Says Vinay, "Implementation was hassle free; the support team provides excellent service and fast resolution anytime we have a question." High Mark is the newest and technologically most advanced credit bureau of India and deals with a vast amount of very sensitive information. As one of the first credit bureaus of India to achieve compliance certification for ISO27001 and DPA (Data Protection Act) UK, High Mark has set a very high standard of information security.

High Mark had a unique opportunity to develop an entire suite of credit information bureau operations platforms from scratch and wanted the best technologies for each part of the business operations.

Says Vinay, “With such technology and security objectives—but at the same time being a start-up, with limited financial and human resources—we wanted a solution that also met our expectations on cost and service levels. Globalscape’s solution turned out to be the best fit for us; it is one of the best technology investment decisions we have made.”

Access Points

- ▶ FTPS (SSL)
- ▶ HHTP/S
- ▶ Email
- ▶ SFTP(SSH)
- ▶ AS2
- ▶ BYOD



Capabilities

- ▶ Auditing & Reporting
- ▶ Data Encryption
- ▶ Drummond Certified AS2
- ▶ Web Transfer Client
- ▶ Advanced Workflow Engine
- ▶ High Security Module
- ▶ Secure Ad Hoc Transfer
- ▶ Mobile Transfer Client
- ▶ Big Data Gateway
- ▶ Enterprise File Sync & Share



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