



DATASHEET (GoAnywhere)

# Achieving Secure, PCI DSS-Compliant File Transfers for Banking & Finance Organizations

Banking and finance organizations have much to consider when it comes to running smoothly and in compliance with industry regulations. With an increasing demand for online transactions and access, as well as strong cybersecurity practices, balancing customer needs with business needs can be stressful—sometimes even overwhelming.

Struggles with inefficient existing processes and compliance with privacy laws and regulations can also distract from achieving critical file transfer requirements such as encrypted data, optimal communication with trading partners, and required activity logs for auditing and reporting.

Some organizations use legacy tools and manual scripts to meet their needs, but this approach can create more problems than it solves. As a result, more banks and financial agencies rely upon secure file transfer solutions like [Fortra's GoAnywhere MFT](#) to simplify, secure, and automate their data transfers.

## The Benefits of Secure File Transfer

GoAnywhere MFT is a flexible, easy-to-use solution that deploys to a variety of environments and provides an immediate ROI for the file transfer process. Whether you need to make your existing processes more secure and efficient, reduce or reallocate your resources, or meet auditing requirements for your organization, GoAnywhere can help.

Here are a few examples of how secure file transfer can streamline business processes:



**Satisfy Compliance:** Helps to meet file transfer compliance obligations for PCI DSS, GLBA, SOX, and the Dodd-Frank Act, as well as any local and state privacy laws you may have.



**Track File Transfer Activity:** Monitor your file transfers with GoAnywhere's audit logs. Logs include information on the name of the file, who sent it, who received it, and if it was transmitted successfully. Compile, create, and export detailed PDF reports for trading partners with GoAnywhere's advanced reporting capabilities.



**Manage Security Controls:** Rely on secure file transfer security control settings, including segmented groups for multiple security zones and a key management system (KMS) for key pairs and certificates, to meet strict in-house, state, federal, and industry requirements.



**Automate Batch File Transfers:** Configure when your file transfers should execute with GoAnywhere's built-in scheduler. Batch file transfers can be scheduled to run at a future date and time. Easily execute multiple file transfers concurrently, trigger one when another process completes, or kick off a transfer immediately when a file is added to a specific folder using GoAnywhere's scheduling features.



**Reduce Your Costs:** Eliminate the need for custom scripts, legacy programs, and homegrown tools. These file transfer methods introduce the possibility of user errors and unwanted vulnerabilities, lack robust auditing capabilities, and require in-depth knowledge to update or expand them—all of which can be costly to navigate and maintain.



**Support Your Team:** Your organization's IT professionals and administrators can control GoAnywhere from any secure location with the flexible, browser-based interface. File transfers can be performed from anywhere through HTTPS, and mobile support gives your team flexibility to work from any device.

## Meet Your PCI DSS File Transfer Requirements

For those who need to achieve compliance with the Payment Card Industry's Data Security Standard (PCI DSS), GoAnywhere provides the following benefits:

**PCI DSS Security Settings Audit Report:** This applicable report evaluates over 60 of your security control settings against applicable PCI DSS requirements and outputs a PDF that shows you compliance against PCI DSS 3.2.1 as well as version 4.0, which will be mandatory by March 2024. Recommended actions are provided for configuring settings that require further inspection or aren't currently compliant.

A comprehensive file transfer solution is continually updated to include security features that keep pace with current threats.

**Industry Standard Encryption and Protocols:** GoAnywhere supports popular encryption methods like OpenPGP and Zip with AES encryption, as well as secure protocols FTPS, SFTP, SCP, HTTPS, and AS2 to ensure customer data is protected in transit between customers, servers, trading partners, and branch locations.

## What to Expect: PCI 4.0 Requirements

The complete updated standards can be found on the [PCI SSC website](#). These updates zero in on how to meet evolving security needs within the payment industry. It addresses security as a continual process and increases flexibility in how organizations can meet their security objectives, and enhance validation methods and procedures.

### Here are a few key changes to prepare for:

- **Updates the firewall terminology** to reference network security controls. This change supports a broader range of technology designed to meet security objectives traditionally met by firewalls.
- **Expands Requirement 8** to implement multi-factor authentication (MFA) for all access into the cardholder data environment.
- **Provides for more flexibility** in how organizations demonstrate how they use different methods to achieve security objectives.
- **Adds targeted risk analyses** to allow organizations flexibility in how they define how frequently they perform certain activities, as best suited for their unique business needs and risk exposure.



## How GoAnywhere Helps Meet PCI Requirements

To meet the requirements for PCI compliance, technical solutions that are automated, auditable, and centralized, such as secure file transfer from Fortra's GoAnywhere MFT, can help.

GoAnywhere MFT provides tools to help users keep sensitive data transfers compliant with PCI DSS, including:

- Support for TLS 1.1 and 1.2
- Integration with LDAP and external RSA multi-factor authentication
- Centralized control and management of file transfers
- Role-based administration and permissions
- Secure connections for the transmission of sensitive data
- Encryption of data at rest and in motion
- Strong encryption key management with separation of duties
- Ability to keep PCI-related data out of the DMZ
- Closed inbound ports into the private network to prevent intrusion
- Detailed audit logs for reporting

In addition, GoAnywhere MFT's Advanced Reporting Module can generate a Security Settings Audit Report to easily let you know if the security settings on your GoAnywhere installation are fully aligned with PCI DSS requirements. Along with this status check, the report provides recommended actions and lets you know to which section of PCI DSS the setting applies.

## Discover How Your Peers Use GoAnywhere MFT

Organizations of every industry and size rely on GoAnywhere to protect sensitive data in transit and at rest.

Explore these case studies to learn how three banks use MFT daily to solve their biggest obstacles and requirements.



### Alliant Credit Union Enhances PCI DSS Compliance with GoAnywhere MFT Agents



### Think Mutual Bank Uses GoAnywhere MFT for Robust Features and PCI DSS Compliance



### Tulsa Federal Credit Union Streamlines File Transfer Processes with GoAnywhere MFT

## Explore Everything GoAnywhere has to Offer

Think GoAnywhere might be a good fit for your organization? Improve your business processes and experience the benefits of MFT for yourself with a free, 30-day trial.

[Start My Trial](#)



*Fortra is proud to be a Participating Organization in the Payment Card Industry Security Standards Council (PCI SSC)*



#### About Fortra

Fortra is a cybersecurity company like no other. We're creating a simpler, stronger future for our customers. Our trusted experts and portfolio of integrated, scalable solutions bring balance and control to organizations around the world. We're the positive changemakers and your relentless ally to provide peace of mind through every step of your cybersecurity journey. Learn more at [fortra.com](https://fortra.com).