

Multi-Factor Authentication Advanced Security for SWIFT Interfaces

Today's enterprises are global and mobile, increasingly reliant upon the power and convenience of cloud applications and anywhere access. However with more access points, security can become more complex so it is critical that organisations implement effective access and approval controls and a clear segregation of duties as part of a fraud prevention and security strategy.

As a world-leader in financial messaging solutions, Bottomline Technologies is committed to powering and protecting the critical payment processes of our customers. As part of this commitment, we offer enhanced access control protection with Multi-Factor Authentication (MFA) to provide additional security layers to combat the risk of fraud. In the unlikely event that standard user authentication data is compromised, the additional security barrier ensures unauthorised access is denied.

MFA is also recognised in the set of mandatory controls within SWIFT's Customer Security Programme. In response to recent high-profile payment fraud attacks, these new security mandates will require compliance from all SWIFT customers. MFA combined with monitoring capabilities are central to SWIFT's security framework and Bottomline Technologies are uniquely positioned to offer secure solutions to help customers meet and exceed the requirements by the proposed deadline in January 2018.

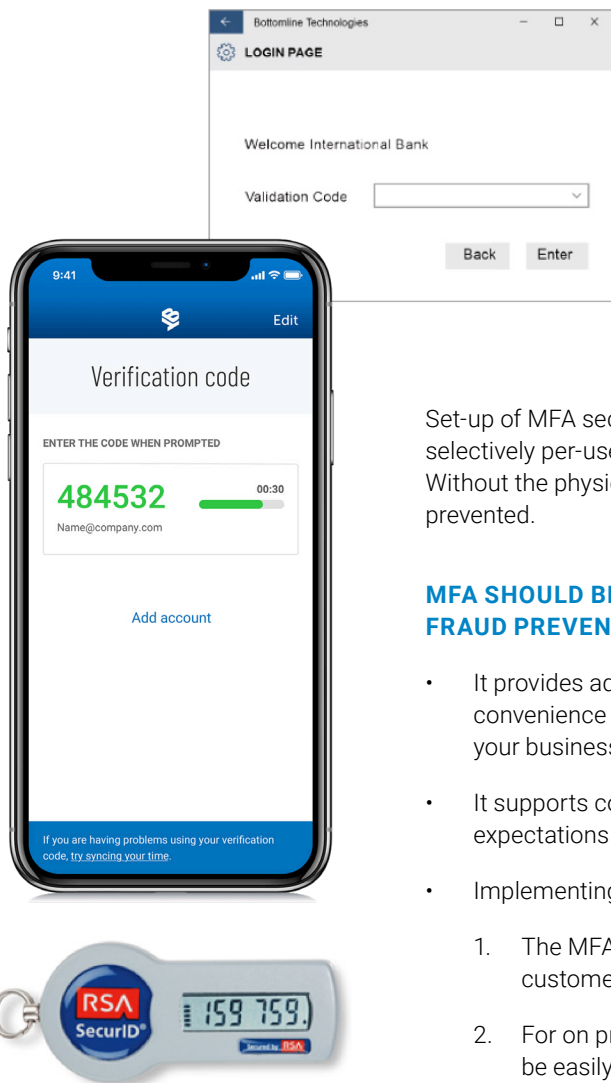


Enhanced Protection for SWIFT Customers

Multi-Factor Authentication meets the SWIFT CSP mandatory control 4.2, and is available for organisations using either **Bottomline's GTExchange or Swift Alliance Access (SAA)**.

With MFA, access is dependent upon multiple secure user validations, delivering end-to-end protection without compromising ease of use or accessibility.

The standard user authentication mechanism requiring a user ID and password triggers a secondary authentication process involving a unique time-based one time code. This additional validation code is generated on a user's authenticated device such as an RSA SecurID physical token or via a mobile device such as a phone or tablet dependant on the Financial Messaging solution used.



Set-up of MFA security is intuitive and straightforward and can be activated selectively per-user to provide the security guarantees your business requires. Without the physical presence of the device, all access to the SWIFT interface is prevented.

MFA SHOULD BE CONSIDERED AS PART OF YOUR SECURITY AND FRAUD PREVENTION STRATEGY BECAUSE:

- It provides additional layers of security while ensuring continued convenience and flexibility - allowing you to stay productive and focused on your business.
- It supports compliance with the SWIFT Customer Security Programme expectations for control 4.2 – Multi-Factor Authentication
- Implementing effective security measures does not have to be complex:
 1. The MFA feature does not require any infrastructure upgrade at the customer side for those using Bottomline service bureaux.
 2. For on premises GTExchange customers, the MFA physical token can be easily deployed in any environment supporting the Radius protocol.
 3. For on premises SAA customers, the MFA feature can be also easily deployed.

For more information
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Multi-Factor Authentication is part of the Financial Messaging Risk and Compliance solution from Bottomline focused on reducing risk, error and fraud. The extended solution includes real-time monitoring capabilities, state-of-the-art insider fraud and enterprise case management, sanctions screening and reconciliation.



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About Bottomline Technologies

Bottomline Technologies (NASDAQ: EPAY) makes complex business payments simple, smart and secure. Corporations and banks rely on Bottomline for domestic and international payments, efficient cash management, automated workflows for payment processing and bill review, and state of the art fraud detection, behavioral analytics and regulatory compliance solutions. Thousands of corporations around the world benefit from Bottomline solutions. Headquartered in Portsmouth, NH, Bottomline delights customers through offices across the U.S., Europe, and Asia-Pacific.

For more information, visit www.bottomline.com

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