

Introducing H2H Fortification

Secure Shield Strengthen Trust Between Sub-Member Banks and the Clearing banks

H2H FORTIFICATION



Secure, Shield, Strengthen Trust

In today's digital banking environment, the security and integrity of payment file transfers are critical, especially for sub-member banks with limited IT infrastructure. Many sub-member banks function as non-clearing members, relying on a clearing bank to settle transactions.

Sub-member banks regularly send payment files to their clearing banking partner for processing, exposing them to risks like tampering, unauthorized access, and compliance violations.

Although above setup allows processing and settlement, it also creates operational dependencies. To protect the process and prevent fraud, it's essential to ensure file transfers are secure, accurate, and delivered on time.

Credentek introduce Xfer4Sure H2H Fortification – a smart, secure, and easy to deploy solution that fortifies your file transfers and ensures that they are:

- ✓ Authenticated
- ✓ Untampered
- ✓ Securely delivered to the Bank

Why Use H2H Fortification?

- ✓ Full File Security - Files are encrypted and sealed before they leave the sub-member bank.
- ✓ Tamper Detection - A digital fingerprint ensures any changes are caught instantly.
- ✓ Safe Reception at the Bank - Only validated files are processed.
- ✓ Seamless Integration - No need to change your current systems or processes.

Benefits

End-to-End File Security



Gives you confidence that your files stay safe and unchanged the whole way through

Fraud Prevention



Stops tampering or manipulation before it can do any harm

Trust and Transparency



Helps build stronger trust between co-ops and the central bank by keeping things clear and secure

Easy to Use



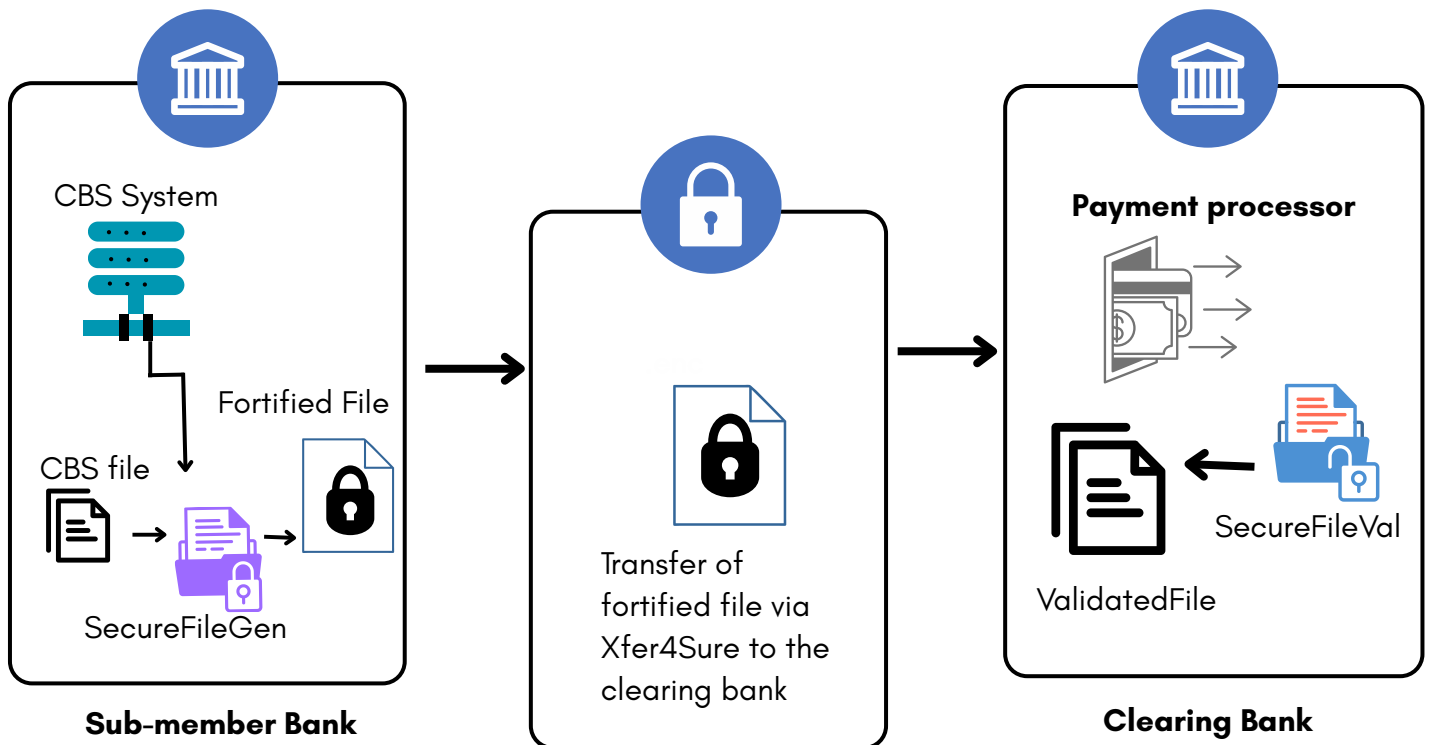
No need to change your existing systems – just plug it in and start using it

Compliance Support



Makes audits and risk checks easier and faster to manage

What does it means for you



✓ **Together, Let's Make Payment Transfers Safer**

Make the smart move to protect your financial data – without disrupting your operations

Interested?
Contact us for a demo!



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