

PRIVILEGE MANAGER CRM® IN THE CLOUD FAQs

WHAT DOES 'IN THE CLOUD' MEAN?

JMFA and Microsoft contracted together to have Privilege Manager CRM®(PM) installed at Microsoft's secured data centers in the central United States. Microsoft was required to support and provide the SOC 1 and 2 Type II reports, including annual security audits, as is required when storing sensitive financial institution information.

WHAT BENEFITS DOES PM IN THE CLOUD OFFER?

1. No infrastructure costs. There is no software to install, no servers to allocate and maintain, and no backups to manage. JMFA does it all and absorbs all the costs.
2. Rapid support. JMFA can resolve technical issues remotely, without disrupting your staff.
3. Automatic software updates. You will always be on the most up-to-date software version. The newest features and enhancements are tested and then deployed to the cloud version first.

In addition, PM in the Cloud allows for text message alerts and emails to account holders, more comprehensive analyses and reporting features, and more automation.

FUNCTIONALITY

HOW IS PM IN THE CLOUD INSTALLED?

A JMFA installer will contact your team to begin the installation process. This typically takes 2 to 4 hours.

WHAT CLOUD PROVIDER DOES JMFA UTILIZE?

JMFA uses Microsoft Azure, a cloud computing platform for building, deploying and managing applications through Microsoft's global network.

HOW DOES PM IN THE CLOUD INTERFACE WITH OUR FILES?

PM uses a daily extract file that can either be manually uploaded to the application via HTTPS (browse for file, upload) or — if you are able to automate an FTP script on your end — a daily upload file can be posted and imported automatically.

WILL THERE BE A REMOTE AGENT INSTALLED ON THE TRANSACTION PROCESSING (AND/OR SERVICE PROVIDER) SERVER? WILL IT INTERFACE WITH THE CORE PROCESSOR?

No remote agents or programs are necessary to install. An FTP script is an option to automate the file transfer.

HOW DOES THE INFORMATION GET TRANSMITTED FROM THE FINANCIAL INSTITUTION OR CORE PROCESSOR TO THE CLOUD?

1. HTTPS: PM has a built-in browser and upload feature within the application.
2. SFTP or FTPS: JMFA maintains a user-isolated SFTP/FTPS folder for receiving data file(s), typically used for automated scripts. Login credentials are provided at install.

3. Pulled (SFTP, FTPS, FTP, etc.): JMFA can also retrieve a file from a remote location on a scheduled basis. Security of the remote location is managed by the financial institution or core processor.

WHAT FIREWALL PORT CONFIGURATION SHOULD I USE?

1. HTTPS: Port 443
2. SFTP: Port 22
3. FTPS: Port 21 and Dynamic Ports 49152-75535

WHAT ARE THE SYSTEM REQUIREMENTS FOR INSTALLING PM IN THE CLOUD?

Microsoft Internet Explorer v11.0 or higher, Google Chrome v62.0 or higher, or Mozilla Firefox v57.0 or higher browser with any operating system. There is nothing to install on each workstation. Each computer should meet Microsoft standard recommended hardware specifications for their operating systems.

DOES THE CLOUD SOLUTION ENCRYPT THE DATA AND THE REST OF THE DATABASE?

Yes, the PM in the Cloud database utilizes SQL Server encryption.

CAN YOU ACCEPT ENCRYPTED FILES FOR IMPORT SUCH AS PGP FILES?

Yes, that is generally acceptable, but specific encryption methods will need to be discussed.

DOES OUR INSTANCE OF THE SOFTWARE ON YOUR CLOUD HOSTING SUPPORT MULTI-FACTOR AUTHENTICATION OR JUST A SIMPLE USERNAME AND PASSWORD?

PM in the Cloud utilizes Microsoft Windows ACL authentication (username and password).

CAN ACCESS TO THE CLOUD-HOSTED SITE BE RESTRICTED BY IP ADDRESS?

Yes, cloud access can be restricted by your IP address or domain.

WHO AT JMFA HAS ACCESS TO OUR DATA?

Data is isolated from all staff except where appropriate, e.g. JMFA IT support staff.

DOES THE CLOUD SITE USE SSL (I.E. HTTPS://)?

Yes, it is required and utilizes TLS 1.2.

SECURITY

WHERE WILL OUR DATA RESIDE? FOR HOW LONG? ARE THERE ANY PROTECTIONS TO ENSURE OUR DATA WILL STAY ON DOMESTIC SOIL AND NOT LEAVE THE U.S.?

Data is stored in the central United States, as per our agreement with Microsoft. The data will only be stored while you are under contract with JMFA. Once your contract expires, a copy of the database will be sent to you upon request.

CAN WE VISIT THE DATA CENTER?

Visits to the data center can be scheduled through Microsoft.

HOW IS DATA PROTECTED?

Please refer to Microsoft Azure’s SOC 1 and SOC 2 reports.

WHAT ARE THE CLOUD’S PROVIDER ENCRYPTION POLICIES?

Please refer to Microsoft Azure’s SOC 1 and SOC 2 reports.

HOW IS MY DATA ISOLATED FROM OTHER DATA?

Your data is within its own separate database, which is accessible only with the ID provided to you by JMFA.

GENERAL QUESTIONS

IS A COPY OF OUR SQL DATABASE MADE AVAILABLE?

Yes. Upon your request, the database will be made available to you.

IF WE END OUR RELATIONSHIP WITH JMFA, WHAT IS THE EXIT PROCESS?

Upon termination of your contract with JMFA, a final backup of all data will be available to you upon request.

CAN TEXT MESSAGES BE SENT TO ACCOUNT HOLDERS USING PM IN THE CLOUD?

Yes, PM in the Cloud allows you to send text messages to account holders as a follow-up after placing a call to them or sending a letter. It also allows you to send a text message as a follow up when an account holder has a declined Point of Sale (POS) transaction as a reminder that they may consent to Regulation E to have future transactions covered.

WHO IS RESPONSIBLE FOR THE COMPLIANCE OF SENDING TEXT AND EMAIL MESSAGES TO ACCOUNT HOLDERS?

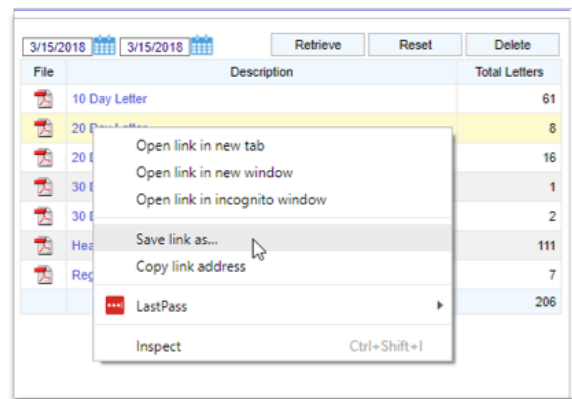
Your financial institution assumes full responsibility for understanding, monitoring, and compliance with regards to whether text and/or email messages may be sent.

IS THERE A COST INVOLVED TO GET PM IN THE CLOUD?

There is no cost while under contract. Once your contract expires, the cost is the same as it is for PM PLUS under the current contract.

HOW DO I GET MY PDF FILES TO SEND TO MY PRINTING VENDOR AND/OR SAVE THE LETTERS TO MY ARCHIVAL SYSTEM?

1. Through the PM in the Cloud application: On the letter screen, right click on each letter and choose “Save link as...”. This will provide a dialog box to save it to your local computer.



2. Through SFTP/FTPS: This feature can be set up upon request with the same credentials used to automate import files.

For more information, contact us at Support@JMFA.com or 877-211-9446.