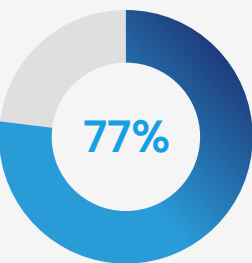


# Finexio AP Payments as a Service Security Framework

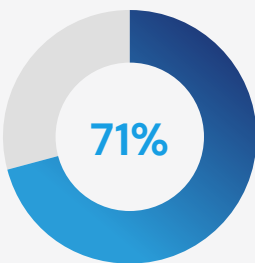
Security, Quality, and Integrity are Core to Our Culture and Services

B2B Payments fraud is on the rise. Don't let your company fall victim by proactively upgrading your fraud prevention plan.

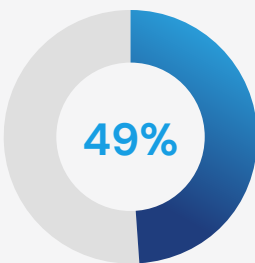
Most businesses are planning to invest in fraud prevention<sup>1</sup>:



Desire to reduce payments fraud



Plan to implement new digital solutions to prevent fraud



Say finding a better digital solution for fraud prevention is their primary fraud prevention plan

<sup>1</sup> The Hidden Costs of B2B Payments Fraud, PYMNTS.com

Ensure your payments provider is equipped to mitigate fraud with bank-level security offerings.

Finexio Features	Finexio Capabilities
Security against unauthorized access	<ul style="list-style-type: none"><li>✓ Enforcing a strong password policy</li><li>✓ Applying 2-Factor Authentication</li><li>✓ Sending login data over a secure channel - HTTPS required</li><li>✓ Single Sign On (SSO) with Multi-Factor Authorization (MFA) required for privileged data access</li><li>✓ Email mailboxes are encrypted and have advanced malware and phishing detection</li><li>✓ Enforcing separation of duties with role-based access that lets you control who can enter, approve, and pay bills</li><li>✓ Finexio Portal automatically keeps a record of all AP activity with a timestamped audit trail of your payments and remittance details for each transaction</li></ul>

<b>Physical Security</b>	<ul style="list-style-type: none"> <li>✓ All Finexio employees undergo background checks and data security and privacy training</li> <li>✓ Finexio hosts its platform within AWS Secure Cloud Services and relies on Amazon's implementation and adherence to their own physical security policies and practices. Data is housed in Amazon Aurora, powered by AWS</li> </ul>
<b>Risk &amp; Compliance</b>	<ul style="list-style-type: none"> <li>✓ Finexio is partnered with DYOPATH, one of the most trusted service-centric security &amp; compliance providers in the world</li> <li>✓ Finexio undergoes annual SOC 1 and SOC 2 Type 1 &amp; 2 Audits by a leading national CPA Firm</li> <li>✓ Finexio has adopted an Anti-Money Laundering (AML)/Office of Foreign Assets Control (OFAC) Program, which is designed to prevent the Finexio Service from being used for purposes of money laundering, terrorist financing, violating or subverting OFAC sanctions, or for other illegal purposes</li> <li>✓ Finexio performs Know Your Customer ("KYC") to ensure accuracy and legitimacy of payment accounts</li> <li>✓ Finexio mitigates fraud and reduces risk through Bank Account Validation Services (AVS) to ensure money is moving safely and securely from the buyer to supplier</li> </ul>
<b>Payment Security</b>	<ul style="list-style-type: none"> <li>✓ Reduce risk of check theft by paying vendors by virtual card or other digital payment methods</li> <li>✓ Finexio applies Positive Pay to reduce the risk of check fraud; the bank matches the check issued with the check presented for payment</li> <li>✓ Keep your bank account information private from vendors by making digital payments through the Finexio Portal</li> </ul>
<b>Network Security</b>	<ul style="list-style-type: none"> <li>✓ Finexio uses Amazon Web Services &amp; firewall for intrusion detection, prevention of unauthorized electronic access to our servers</li> </ul>
<b>Data Security</b>	<ul style="list-style-type: none"> <li>✓ Finexio's data center security is powered by AWS, and has certifications which include ISO 27001, SOC 1 &amp; SOC 2/SSAE 16/ISAE 3402, PCI Level 1, FISMA Moderate &amp; Sarbanes-Oxley (SOX)</li> <li>✓ Finexio uses NOC/SOC Network &amp; Security Event Monitoring &amp; Response systems for 24/7 monitoring, incident response, and incident management</li> <li>✓ Finexio maintains continuity and regulatory backups through leveraging AWS RDS (Relational Database Security)</li> <li>✓ Finexio tests its Disaster Recovery Plan annually to ensure rapid recovery to be proactive against any possible service disruption</li> </ul>

Finexio is the leading AP Payments as a Service company focused on enabling end-to-end business payment capabilities in mid-market and enterprise organizations. This fully managed AP Payments as a Service solution represents a powerful disruption to traditional, disjointed manual-based AP processes. Finexio's modern, efficient service model, robust API, SSO capabilities, and differentiated service capabilities allows companies to eliminate manual processes, lower payment costs, and prevent payments fraud.

Companies feel safe partnering with Finexio, because of our security-first mindset when handling B2B payments.

Learn more at [www.finexio.com/security](https://www.finexio.com/security)

Finexio