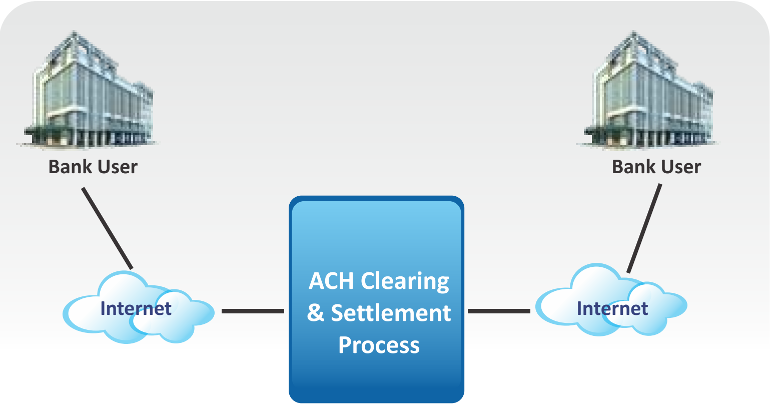
AltaSigna *Maple Pro*

## Odyssey AltaSigna *Maple Pro*

Odyssey **AltaSigna** *Maple Pro* is a simple, yet powerful software for enabling secure host-to-host file transfer capabilities and file validation for banks that wish to transact with the National Payment Corporation of India's (NPCI) Automated Clearing House (ACH) system.



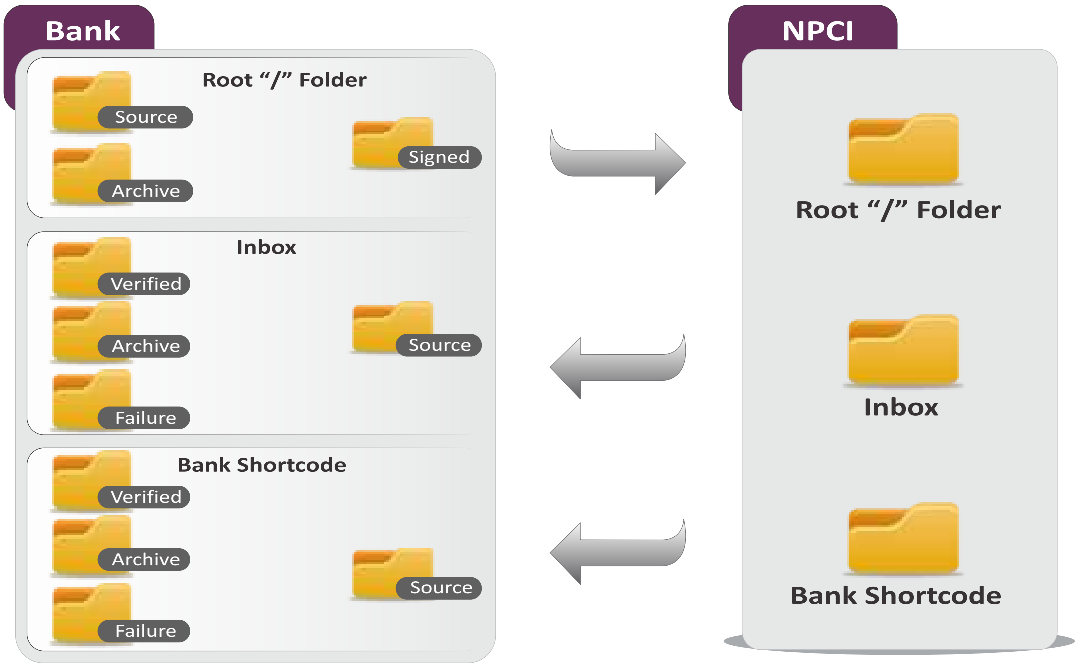
Banks performing file based transactions with the ACH system require a secure channel of communication since the files often contain sensitive financial information.

AltaSigna Maple Pro establishes periodic communication with the ACH system using the Secure File Transfer Protocol (SFTP) and handles certificate-based authentication, thus ensuring secure file transfer between the bank and the ACH system.

Since the transactions take place between remote servers, the files transferred between the servers have to be validated using digital signatures to ensure file integrity and authenticity. Maple Pro supports raw signatures, PKCS#7 signatures as well as XML enveloped digital signature of base64 encoded file content, and is ideal for signing the files generated by the bank for transacting with the ACH system.

Once the files are signed and uploaded by Maple Pro, the solution is also capable of automatically downloading the acknowledgement files as well as the processed and signed inward files from the ACH system.

Maple Pro supports verification of signed response files downloaded from the ACH system to ensure authenticity and integrity, before archiving the files in the appropriate folders. The folders are configurable by the end-user using the administrative interface.



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In addition to enabling PKI, Maple Pro also supports the use of HSM (Hardware Security Module) to ensure the highest level of security for the signing keys. As part of a critical PKI infrastructure, the use of HSM can provide both tamper resistance and tamper evidence for private keys.

The product is fully standards compliant, and works on Windows platforms.

With AltaSigna Maple Pro, you can now ensure absolute compliance with NPCI requirements for performing secure file-based transactions with the ACH system.

## Feature Highlights

### *Technologies Supported*

- Performs digital signatures using RSA-2048 and SHA-2 algorithms
- Supports Raw RSA, PKCS#7 and XML signature formats
- Supports the use of HSM (Hardware Security Module) for ensuring higher order of security for signing keys
- Supports bulk signing, and verification
- Supports digital certificates issued by public certifying authorities
- Supports digital certificates store – Internet Explorer, crypt tokens, PKCS#12 files, HSM
- Supports password based and key based authentication for SFTP connections

### *Configuration Options*

- Supports configuration of dedicated folders for input files, and response files
- Allows configuration of record count limit, polling interval, as well as other SFTP details such as port, and IP address
- Supports configuration of signing key
- Supports configuration of specific persons to be notified in case of partially rejected files, rejected files, and cancelled files

## Feature Highlights

### *Input File Management*

- Automatically splits input files that are uploaded to the NPCI host server based on NPCI set limits
- Signs input files based on configuration
- Automatically uploads signed input files to the NPCI host server
- Establishes authenticated SFTP connection with the NPCI host server at configured intervals to upload input files and download inward/response files

### *Acknowledgement and Inward File Management*

- Checks the bank's inbox on the NPCI host server and handles acknowledgement files generated by the system in response to the input files
- Alerts specific personnel regarding errors including partial rejected files, rejected files, and cancelled files
- Automatically checks the bank's allocated folder in the NPCI host server for signed inward files and downloads the same
- Verifies the signatures on the signed inward files, with support for optional CRL verification before archiving the files in the local system
- Automatically merges data contained in the verified inward files per the bank's requirements

### *Reports*

- Supports a comprehensive logging and reporting system for accountability and audit trail
- Provides a dashboard for monitoring file statuses including input and response files
- Generates reports on input file splitting and response file merging

## Business Benefits

*Ideal for compliance with NPCI requirements*

*Intuitive administrator interface for configuring the system*

*Plug-configure-play deployment with zero downtime in business connectivity*

*Cost-effective installation and usage*

## Standards Compliance

- Digital Certificates – X. 509 V3
- Digital Signatures – PKCS #1, PKCS #7
- CRL – X.509 V2
- Smartcard / Token/HSM – CAPI / PKCS #11
- RSA keys - 2048 Bit
- Message Digest – SHA 2
- SFTP

## Platform Requirements

- Processor – Core 2 Duo
- RAM - 2 GB
- Hard disk size based on transaction volume
- OS - Windows XP Service Pack 3 & above

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