



LAU Authenticator

Providing end-to-end authentication for Alliance Access / Entry Users

LAU Authenticator provides complete end-to-end authentication for FIN Format message file transmission from a back-office application to SWIFT's Alliance Access / Entry.

Truly end-to-end. The product uses SWIFT's local message authentication method, LAU, which is based on the industry standard algorithm HMAC-SHA256 and is the only authentication method supported by Alliance Access / Entry for transmission of message files to SWIFT.

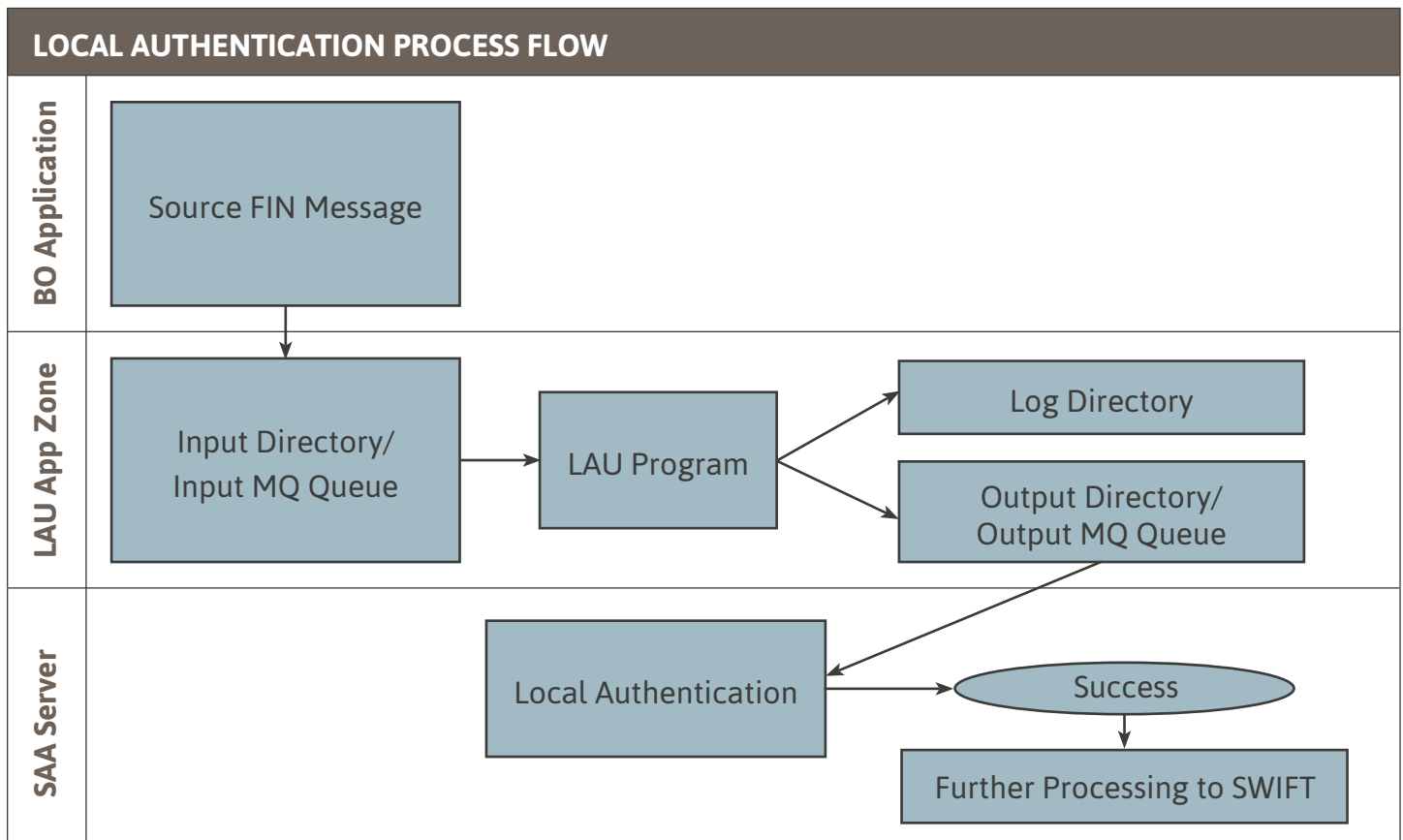
How it works. The LAU authentication consists of adding a digital Signature calculated using the message and a pair of keys that are uniquely defined for each communicating pair of applications (i.e. back office and Alliance Access / Entry). The LAU key consists of 32 printable characters entered as two 16-character strings. This allows users to have dual control over the maintenance of these keys.

The back-office application will drop a file of unauthenticated FIN messages into an input folder. LAU Authenticator will pick up the file from this input folder, process the FIN message to create an RJE, DOS-PCC or XMLv2 format message, calculate the Signature using the keys and create the Signed and encoded message and drop it into an output folder or MQ queue for onward transmission to the Alliance Access / Entry. If there are multiple messages in the file, a signature is created for each payment message.

Once the 24-bit Signature is calculated and added to the output message, if any part of any message in the file is changed, the payment will be rejected by the Alliance Access / Entry. You can set Alliance Access / Entry to reject the entire file of messages or only the payments where there was a problem. Alliance Access / Entry will reject the entire payment (or file) which will not be available for any further processing within Alliance Access / Entry.

Customizable features. LAU Authenticator provides a graphical user interface that allows each user to define their own unique key and validates the key to ensure that the complexity rules defined by SWIFT are followed. It enables the user to change the keys periodically to ensure that the keys remain secure.

Monitoring and archiving. Our tool maintains a log of transmissions and can be configured to send automatic email notifications in the case of failure or errors while processing FIN message to its transformed output format Signed and encoded document. Messages can also be archived before and after transformation/processing.



Software Distribution. LAU Authenticator 2.0 is distributed as a packaged Java Jar file along with other configuration files. It can be installed on most operating systems supporting java such as Microsoft Windows operating system, Linux, Solaris etc., and requires the Java runtime environment (JRE 1.8 or higher).

LEARN MORE

For more information, contact infoswift@intlfcstone.com

SWIFT is the trade name of S.W.I.F.T. SCRL. The following are registered trademarks of SWIFT: SWIFT, the SWIFT logo, the Standards Forum logo, 3SKey, Inntribe, Sibos, SWIFTNet, MyStandards, SWIFT Institute, and Accord. Other products, services, or company names mentioned in this material are trade names, trademarks, or registered trademarks of their respective owners.

INTL Technology Services LLC is a subsidiary of INTL FCStone Inc. INTL FCStone Inc. ("INTL") is a public company based in the United States listed on the NASDAQ stock exchange (symbol "INTL") and regulated by the US Securities and Exchange Commission. All financial information and filings are public and can be viewed on the website of the Securities and Exchange Commission or on our website [http:// www.intlfcstone.com](http://www.intlfcstone.com).

No part of this material may be copied, photocopied or duplicated in any form by any means or redistributed without the prior written consent of INTL FCStone Inc. © 2019 INTL FCStone Inc. All Rights Reserved