

## Freight-Pay 2021 Information Technology & Security Reference Guide

### Freight-Pay Security & Disaster Recovery Overview

PayCargo treats the security of its payment system, including Freight-Pay, as its highest priority. As part of its commitment to provide the best data protection framework to its clients & partners, the following measures are taken :

- Perform monthly OWASP AL1 Security check
- Perform OWASP AL3 Penetration Test in January of each year
- Perform OWASP AL3 Penetration Re-Test 3-6 weeks later
- Perform cloud architecture security review once per year
- Perform Firewall Rule audits every 30 days
- Perform internal access control audits every 6 months
- Support SOC1 Type 1 compliance procedures

### Web Application Security

PayCargo always seeks to implement the highest quality security standards.

Only HTTPS SHA256RSA encrypted and filtered traffic reaches PayCargo Web Servers. All data is encrypted in motion and at rest using industry standard 256AES encryption. All API endpoints are encrypted.

### Information Storage

All information in PayCargo system, including payments, permissions, and user data is stored encrypted using Transparent Data Encryption.

All passwords are stored as salted hashes only.

All information is backed up every 15 minutes in case of disaster or other detrimental event.

### Transfer of Payment Information to Bank System

Payment information is transferred using PayCargo's proprietary network of registered bank partners including CASS Bank, TD Bank, Banco Sabadell (in SEPA countries), and Citi. All transactions are individually encrypted including daily file exchanges via encrypted SFTP.

### Disaster Recovery Plan (DRP)

PayCargo's disaster recovery capability consists of multiple simultaneous warm cloud instances with live data up to 1 hour old hosted on Microsoft Azure Public Cloud and Amazon AWS Public Cloud across multiple simultaneous availability zones. DRP metrics:

- Total Disaster Recovery Time Objective: 30 minutes
- Recovery Point Objective: 15 minutes