

# SFTP vs Direct Connections

A secure data transfer model for banks

Area	SFTP Model	Direct Connection Model
Security Perimeter	No inbound access; the SaaS cannot enter internal systems	Requires opening a connection into internal systems
Risk If SaaS Is Hacked	Attackers cannot jump to the institution's systems	Attackers may use the connection to reach internal systems
Data Handling	Institution masks, aggregates, or encrypts before sending	Would require exposing raw data unless new internal processes are built
Maintenance	Low: stable, minimal updates	High: key rotations, patches, version alignment
Regulatory Fit	Matches batch processes like end-of-day or month-end	Real-time adds little value to these workflows

**Secure balance sheet data transfer is essential.**

Discover a platform that offers secure, scalable integration models for smooth and compliant data flow, enabling optimal setup for your institution.

Contact us to learn more

