



# SUMA Federal Credit Union Protects PCI-DSS Data

## Menlo Security Ensures Data Compliance and Reconciliation During SFTP Transfers and Within User-Authorized Storage Locations

To serve its customers, SUMA FCU must download, transfer, store, and allow authorized-only access to sensitive data within its ecosystem. This data typically contains personally identifiable information (PII) and payment card information (PCI)—such as account numbers, credit card numbers, security pins, and social security numbers—which enable team members to confirm finances, identity, and process loans.

Files containing PII and PCI are automatically transferred via SFTP and copied into local network folders for accounting reconciliation and future audit compliance.

This means that highly-regulated data is being stored and transferred between multiple locations, demanding a multi-functional solution that is able to mask sensitive data in motion, clean files for reconciliation, and meet strict compliance requirements.

With the amount of documents being transferred, and the multiple stakeholders often required to utilize a single document, manual classification and handling is near-impossible for IT and security teams to keep up with. This ultimately leads to gaps, inefficiency, and time-consuming, manual processes.

To ensure accuracy, identify discrepancies, and guarantee data integrity, all documents and reports must be protected and handled according to strict and evolving regulations—including regional, state, federal and international—each one with varying parameters and audits.

### COMPANY

SUMA is a federal credit union located along the US East Coast.

Serves over 8,000 members.

### CHALLENGES

Obfuscate PII and PCI contained within user files.

Enable a secure file transfer process without introducing latency.

### SOLUTION

Menlo Security Zero Trust Data Detection and Response.

## Connecting Sensitive Data Stream to Automatically Mask Data in Motion

With Menlo Security Data Detection and Response (DDR), all sensitive data being transferred via SFTP is automatically detected and masked before crossing endpoints—making the content of each file PCI-DSS-compliant in real-time. This allows SUMA FCU to remain compliant and ensure consumer trust without disruption or time-intensive manual processes.

### Automated Processing and Audit-ready Reports

SUMA FCU now has configurable, end-to-end SFTP workflows that allow files to be automatically processed by Menlo Security DDR. Sensitive data, both PII and PCI, is detected and masked seamlessly across all points in the data flow. Plus, externally-sourced files are held to the same data protection standard as internal workflows. SUMA FCU can now maintain automated reconciliation data flows while significantly reducing storage and operational risks.

“We greatly value our partnership and expertise in safeguarding our most sensitive data provided by Menlo Security. Their comprehensive and unique approach to data protection and masking has strengthened our confidence in the security of our operations. With their guidance, we are assured that our information remains protected to the highest standards of privacy and compliance.”

— Yuriy Fizer, SUMA FCU VP of Technology & Innovation

## PCI-DSS Compliancy without the Costs of Manual Oversight

With Menlo DDR, SUMA FCU has peace of mind that no personal or financial information is being exposed during the file transfer process—allowing multiple stakeholders to focus on what matters most—the customer experience. Meanwhile, compliance with regulations like PCI-DSS, GDPR, CCPA, and others, remains intact. This saves on audit preparation, manual obfuscation, and any legal and financial penalties associated with non-compliance.

Learn how Menlo Security is securing SFTP for financial institutions across the globe—without forcing a compromise on productivity. Visit [menlosecurity.com](https://www.menlosecurity.com) or contact us at [ask@menlosecurity.com](mailto:ask@menlosecurity.com).

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### About Menlo Security

Menlo Security eliminates evasive threats and protects productivity with the Menlo Secure Cloud Browser and Zero Trust Data Detection and Response. Menlo delivers on the promise of cloud-based security—enabling zero trust access that is simple to deploy. The Secure Cloud Browser solution prevents attacks and makes cyber defenses invisible to end users while they work online, reducing the operational burden on security teams. Simultaneously, the Data Detection and Response solution provides defense-in-depth with real-time data masking and proactive file sanitization.

Work without worry and move business forward with Menlo Security. © 2025 Menlo Security, All Rights Reserved