



# New Generation Cloud Payment HSMs

 **VERISEC | 10XPAY**

**VERISEC 10XPAY** is payment cryptography as a service that allows financial entities — from large banks and payment processors to smaller FinTechs and startups — leverage the benefits of a truly Cloud-based Payment Security infrastructure designed to validate and process payment transactions. **VERISEC 10XPAY** offers the scalability, adaptability, lower overheads and many other benefits that organizations have come to expect from state-of-the-art Cloud services.



**VERISEC | 10XPAY**



**Seamless  
integration  
with existing  
Payment  
Applications**



**Simplified  
remote key  
management  
with Cloud  
Native tools  
and processes**



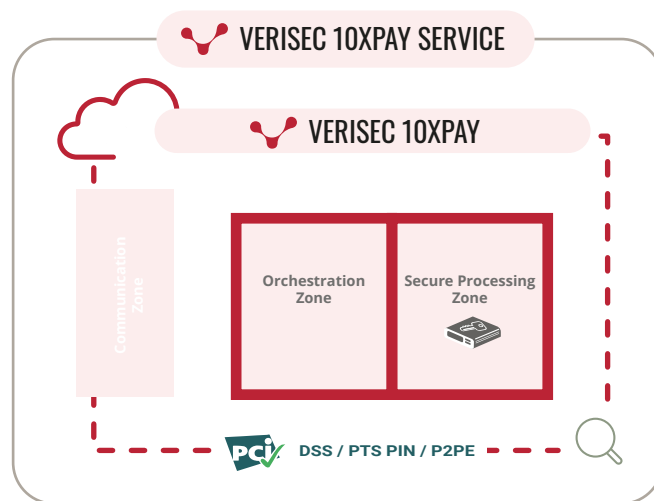
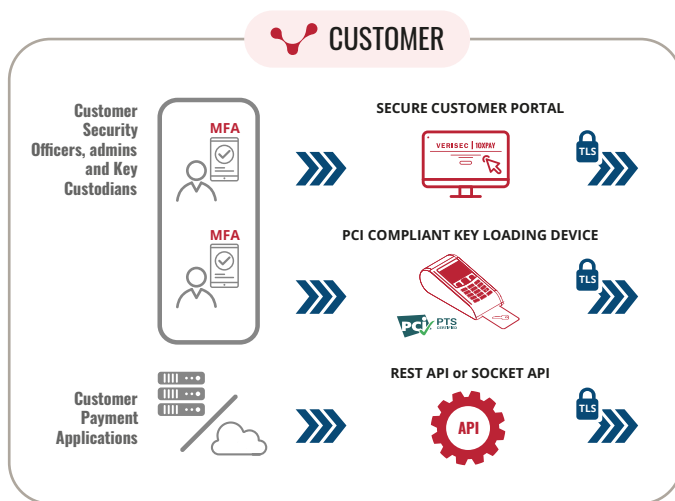
**Scalable high  
availability  
performance  
delivered with  
leading edge  
design**



**Reduced PCI  
compliance  
scope for  
customers**

## About Verisec

Since its founding in 2002, Swedish tech company VERISEC International AB has been committed to building trust in digital transactions through the development of cutting-edge, proprietary technologies and services as well as the integration and application of a variety of top-tier, third-party security technologies. | [VERISECINT.COM](https://www.verisecint.com)



## Main Service Benefits



### Customer Key Control / BYOK

- » Customer's own control of the HSM master key.
- » Secure and Cloud-native dual control of key and management functions.
- » Remote authorization of privileged operations.



### Seamless migration

- » Support for customer's existing application environment and keys.
- » No major change required for payment application.
- » Compatibility with hybrid on-premises/cloud environments



### Reduced Compliance Scope

- » PCI PIN/DSS compliant service operations.
- » Clear separation between TEST/UAT/PRODUCTION environments.
- » PCI PTS certified / FIPS 140-2(3) L3-4 certified hardware.



### Strong Authentication

- » Multi-factor authentication for HSM administrators and security officers.
- » Cloud-native authentication/authorization using Verisec Mobile App.
- » Dual Control enforcement in all critical operations.



### Elasticity in scale and performance

- » Scalability backed by the micro-service architecture.
- » Georedundant regional data centres
- » SLA allows for average and peak performance usage levels

## VERISEC 10XPAY Compliance

- PCI PIN and DSS — performed by External Assessor
- PCI P2PE
- PCI PTS HSM / FIPS 140-2(3) Level 3/4
- Visa Approved Service Provider

## VERISEC 10XPAY Functions

### Comprehensive Transaction Security

- » PIN generation and validation methods compliant with ISO 8583, VISA, and more.
- » EMV validation, including ARQC validation and ARPC generation.
- » Generation and verification of Message Authentication Codes (MAC).

### Advanced Encryption Capabilities

- » Support for 3DES/AES DUKPT encryption.
- » Secure key management for Point-to-Point Encryption (P2PE).
- » Regional cryptographic support such as ZKA.
- » Card Issuing with data-prep features.

### Enhanced Mobile Payments

- » Seamless mobile payment acceptance and token issuance.
- » Cardholder data translation for diverse payment methods.

### System Connectivity

- » Web socket and JSON APIs supported.
- » AWS or other private link.
- » Mutual TLS encryption on host interfaces.
- » Low latency to regional data centers.

### System Performance

- » High availability with underlying customer SLA.
- » Dual regional data centers with geo-separation.
- » Average TPS with processing peaks permitted.
- » Internal micro-service based failover to prevent transaction loss.

### Operational Features

- » Customer portal with two factor authentication.
- » Dual control for sensitive operations.
- » System monitoring with customizable reporting and alerts.

### Key Management

- » Customer control of keys and key management processes.
- » Local KLD with dual control and 2FA.
- » Keyblock supported as standard with migration capabilities.