New Generation Cloud Payment HSMs

VERISEC 10XPAY is a payment Cryptography as a Service designed to validate and process payment transactions.

It allows financial entities (from large banks and payment processors to smaller fintechs and startups) to leverage the benefits of a truly Cloud-based Payment Security infrastructure to validate and process payment transactions.

VERISEC 10XPAY offers scalability, adaptability and reduced compliance which organizations have come to expect from state-of-the-art Cloud services.

VERISEC I 10XPAY

Simplified remote key management with Cloud Native tools and processes.

Seamless integration with Payment Applications.

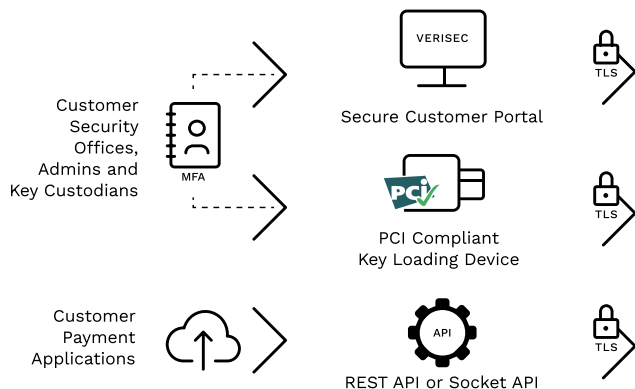Scalable high availability performance delivered with leading edge design.

Reduced PCI compliance scope for customers.

About Verisec

Since the founding of its predecessor 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-of-the-range, third-party security technologies.

verisecint.com

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Customer

Customer Security Offices, Admins and Key Custodians

Secure Customer Portal

PCI Compliant Key Loading Device

Customer Payment Applications

REST API or Socket API

VERISEC 10XPAY Service

VERISEC 10XPAY

HSM Virtualization Zone

Secure Processing Zone

Customer - > API

DSS/PIN/P2PE

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 operation

Seamless Migration

- Support for customer's existing application environment and keys
- No major change is 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
- Geo-redundant regional data centers
- SLA allows for average and peak performance usage levels

VERISEC 10XPAY Compliance

- PCI PTS PIN, PCI DSS, PCI P2PE Decryption - performed by External Assessor
- PCI PTS HSM and FIPS compliant hardware
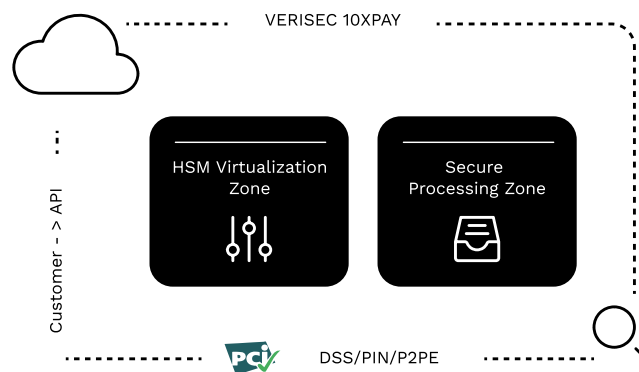
VERISEC 10XPAY Functions

Comprehensive Transaction Security

- PIN generation and validation methods compliant with ISO 8583, card schemes, and more
- EMV processing, 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 API 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 centres with geo-separation
- Average TPS with processing peaks permitted
- Internal micro-service-based failover to prevent transaction loss

Operational Features

- Customer portal with multi-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 MFA
- Keyblock supported as standard with migration capabilities