

# Payment HSM as a Service



MY HSM



All companies processing payments require Payment HSMs as part of their infrastructure for securing payment credential issuing, user authentication, card authentication and sensitive data protection for both face-to-face and digital remote payments.



## Challenges

- Public cloud cannot support Payment HSMs
- On-premise Payment HSMs and their supporting infrastructure needs are costly and a barrier to cloud adoption
- The current Thales payShield 9000 that protects ~80% of all payments is now entering end-of-life



- Due to PCI PIN mandates, Payment HSMs cannot be supported in the public cloud
- The TCO for on-premise Payment HSMs & their supporting infrastructure, resourcing and PCI compliance is material
- payShield 9000 users have to purchase the new payShield 10K HSMs at considerable capex cost



## Ideal Solution

- A fully managed, globally accessible, Payment HSM service which integrates seamlessly with, and operates alongside, Microsoft Azure
- A service utilising the next generation Thales payShield 10K HSMs, providing an alternative to purchasing and managing your own



- MYHSM is the only company today that can provide Thales PayShield 10K HSMs as a fully managed service
- Thales PayShield HSMs protect more than 80% of the world's transactions



## Desired Outcomes

- For payment companies globally to be able to deploy their systems wholly without any physical infrastructure, including the Payment HSMs
- To access and use a Payment HSM service in the same way as on-premise HSMs in their own data centres



- Without MYHSM, the only remaining choice for payment companies is to invest in the hardware, secure facilities, and management resources for on-premise/ co-located Payment HSMs



# Payment HSM as a Service



**Hosted and managed by MYHSM in world-class Equinix data centres, Payment HSM as a Service removes the need for customers to invest in hardware, secure facilities, management resources, and reduces the onus of PCI compliance, audit and support.**

## Reduced Total Cost of Ownership

- Reduce your costs around Payment HSM and networking, hardware acquisition and maintenance, staffing, PCI re-audits, and infrastructure
- Replace capex with a simple, predictable monthly service cost that dynamically scales to your own usage level

## Focus on your Core Business

- Focus on getting your products to market and leave MYHSM to manage your HSMs
- Let MYHSM take on the burden of maintaining the PCI compliance of your Payment HSMs and their infrastructure
- Always have the latest firmware, security updates, and hardware

## MS Azure Ready

- MYHSM is fully integrated with, and works seamlessly alongside Microsoft Azure, maximising your business flexibility and taking full advantage of multi-cloud strategies

## Global Reach

- Have worldwide access to the MYHSM service without compromising on the highest service levels and support

*"Many of our customers will realise benefits if they acquire Payment HSM capabilities as a Service, whether or not their IT infrastructure is in the cloud."* **Marco Borza, CEO at Advantio, one of the largest PCI Qualified Assurance Assessors (QSA) in Europe**

# Payment HSM as a Service & Microsoft Azure



**MYHSM and MS Azure provide a strategic partnership enabling innovative cloud solutions for the global payments industry which fills the current gap around the provision of cloud-based Payment HSMs.**

## Deploy your payment systems wholly and securely in the cloud

- Perfectly supports digital transformation and a move to a wholly cloud-based architecture
- Azure's 1B+ USD investment in security R&D and 3,500 cyber security experts is complimented by the uncompromising security and performance of MYHSMs subscription-based service

## Meet the strict security and regulatory compliance requirements

- Azure offers payment customers tools and resources to help meet industry-specific regulatory requirements
- MYHSM removes the need for physical infrastructure whilst ensuring PCI DSS and PCI PIN standards are fully met and adhered to

## Be future ready

- Continuous innovation from Microsoft supports your development today, and your product visions for tomorrow
- MYHSM removes the capex, planning & implementation required when replacing Payment HSMs at end-of-life, or when consolidating systems onto the latest models



# Customer Success Story



*"The MYHSM product made a lot of sense for our core banking system, high availability SaaS is one of the vital elements in building a scalable next generation banking system. The Moneybase core systems have been built from the ground up allowing us to choose the very best technology and when it comes to HSM, the MYHSM solution is a clear winner." - Alan Cuschieri, CEO at Moneybase*

- **Deal Size:** £25K in year 1 increasing to £36K p.a. Potential ACV up to £163K p.a
- **Closed Date:** April 16<sup>th</sup> 2020
- **Region:** Malta

## Win Results

### Enabled Launch of a New Mobile Banking Service

The MYHSM service perfectly supports the technical needs of Moneybase and ultimately enabled it to bring its unique offerings to market which otherwise would not have been possible

### Removed Cost Barriers

MYHSM removed the capital expenditure and significantly reduced the ongoing operational costs which are often prohibitive for the launch of new FinTech companies like Moneybase

### Fully Aligned with Azure

MYHSM is available as a building block of a comprehensive cloud payments strategy for FinTech companies like Moneybase, and all other types of acquirers, issuers, payment processors and banks