



# Payment HSM as a Service

Creating Trust in  
the Digital Society



MY HSM  
by utimaco®

**MYHSM by Utimaco is the global provider of Payment Hardware Security Modules (HSMs) as a Service.**

MYHSM offers a suite of fully managed services as an alternative to operating your own estate of Payment HSMs in your own data centers.

Hosted and managed by MYHSM in world-class data centers such as Digital Realty, Platform Equinix, Cyxtera and Iseek home to the world's largest ecosystem of interconnected partners and providers, Payment HSM as a Service removes the need for customers to invest in hardware, secure facilities, and management resources, and reduces the onus of PCI compliance, audit and support.

Transaction processing has never been so demanding. The overhead of maintaining an up-to-date PCI capability to securely handle transactions combined with the erosion of processing fees equate to rapidly depleting margins. The net result is a business model which is becoming ever more fragile.

A solution to this dilemma is to outsource one of the most costly elements of the system: the HSM estate and its associated equipment, maintenance, certification, and demands on people and infrastructure. This approach would see Payment Hardware Security Modules being offered as a service.

MYHSM understand this need and, as with other technologies, has leveraged the trend towards cloud services to become the first global, multi-vendor company to offer a fully managed service using Utimaco Atalla AT1000 and Thales payShield HSMs in world-class data centers such as Cyxtera and Platform Equinix®. From testing to pilot to full roll-out, MYHSM provides a unique offering to a wide spectrum of customers: fintech start-ups, acquirers, payment service providers (PSP), payment facilitators (PayFac), and issuers. Results are simplified operations and reduced costs, enabling customers to focus on value propositions such as improving the consumer digital payment experience.

This solution benefits all organizations involved in issuing payment cards and processing transactions by removing capital infrastructure constraints and reducing the need for highly skilled resources. It replaces significant capex with manageable opex.

MYHSM  
by Utimaco  
offers this service by  
hosting dedicated HSMs  
in fully managed,  
PCI-accredited  
estates.

## The Number One Payment HSM Service Provider

The MYHSM service is compatible with all major payment applications, is multi-cloud and provides a unique and globally accessible service offering to the whole payment ecosystem.

Connect seamlessly to a group of Payment HSMs to secure tasks such as PIN protection and validation, transaction processing, mobile and payment card issuance, and key management.



# Benefits for the User

## Reduced total cost of ownership



Reduce your costs around Payment HSM and networking hardware acquisition and maintenance, staffing, PCI re-audits, and infrastructure costs.

## Predictable budgeting



Replace capex with a simple, predictable monthly service cost that dynamically scales to your own level of usage.

## Speed to market



Leave the HSMs to MYHSM and focus on getting your products to market. New MYHSM clients can be onboarded quickly with a seamless rollout from test, to pilot, to live transactions.

## Multi-cloud



MYHSM can work with public or private cloud providers, maximizing your business flexibility and taking full advantage of multi-cloud strategies.

## Keeping up with PCI requirements



Let MYHSM take on the burden of maintaining the PCI DSS and PCI PIN compliance of your Payment HSMs with full evidence available to your own auditors.

## Future proof



Avoid the headache of capex, planning, and implementation when you have to replace your Payment HSMs, for example when their end-of-life is announced or you need to consolidate systems onto the latest models.

## Disaster recovery



99.999% availability across world-class data centers protects you against unplanned outages.

## Easing the pressure on resources



Minimize the need for specialist staff to install, manage, and operate Payment HSMs.

## Automated updates



Always have the latest firmware, security updates, and hardware.

## High quality support



Monitoring and service support from the MYHSM technical team with its leading experts in payment HSM technology.

## Competitiveness



Have immediate access to enterprise-class technology and skills that might otherwise be unavailable to you.

## Global reach



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

# About Utimaco

Utimaco is a global platform provider of trusted Cybersecurity and Compliance solutions and services with headquarters in Aachen (Germany) and Campbell, CA (USA).

Utimaco develops on-premises and cloud-based hardware security modules, solutions for key management, data protection, and identity management as well as data intelligence solutions for regulated critical infrastructures and Public Warning Systems. Utimaco is one of the world's leading manufacturers in its key market segments.

550+ employees around the globe create innovative solutions and services to protect data, identities and communication networks with responsibility for global customers and citizens. Customers and partners in many different industries value the reliability and long-term investment security of Utimaco's high-security products and solutions.

Find out more on [utmaco.com](https://www.utmaco.com)



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