



MYHSM®



PAYMENT HSM AS A SERVICE

MYHSM, the global provider of Payment Hardware Security Modules (HSM) as a Service, delivers secure, versatile, and scalable hosted solutions in the cloud. Utilising Thales payShield, the world's most widely deployed Payment HSM, MYHSM alleviates the need for investment in hardware, secure facilities, management, and ongoing 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 company to offer such a hosted service using Thales payShield HSMs in world-class data centres such as Platform Equinix®. From testing to pilot to full roll-

out, MYHSM provides a unique offering to a wide spectrum of customers: 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.

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

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

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



Cloud agnostic

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



Fully backed

Benefit from MYHSM's partnership with Thales eSecurity, the global provider of the Payment HSMs operated by MYHSM



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 centres protects you against unplanned outages



Easing the pressure on resources

Minimise 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

POWERED BY THALES PAYSHIELD 10K

Designed specifically for payment applications, payShield from Thales eSecurity is a proven Hardware Security Module (HSM) that secures such tasks as PIN protection and validation, transaction processing, mobile and payment card issuance,

and key management. The payShield Payment HSM security solution delivers high assurance protection for automated teller machine (ATM) and point of sale (POS) credit and debit payment transactions.



THALES

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