

FUTUREX FREEDOM PLAN

As a global leader in the payment Host Security Module (HSM) marketplace, Futurex acknowledges a responsibility to continually reaffirm a strong commitment to the standards put forth by the industry's trusted regulatory bodies. As part of this commitment to increasing the security and interoperability of devices within the payments industry, we have decided to offer free hardware replacement of any proprietary HSM that does not use standards-based methods of Master File Key (MFK, often also referred to as the Local Master Key, or LMK) generation, loading, storage, and calculation.

OUR PRINCIPLES

We believe that payment HSMs made by a number of manufacturers knowingly use proprietary manipulation of industry-standard procedures in order to restrict the ability of their customers to control their own MFK/LMK. Methods used include, but are not limited to:

- *Implementing methods of Master Key storage such as restriction of Master Key storage to non-interoperable smart cards*
- *Intentionally using a non-peer reviewed proprietary manipulation of a secret value to derive a Master Key unknown to the customer*

Futurex also believes that the use of proprietary methods of Master Key generation, loading, storage, and calculation results in the following negative consequences for the customer:

- *Significant costs arise and an entire infrastructure must be replaced if an organization wishes to incorporate HSMs manufactured by an alternate vendor*
- *The HSM vendor gains control of the most important key in an organization's payment processing infrastructure, allowing them to dictate the terms and conditions of use to the customer*
- *Implementing an enterprise payment solution across a vendor-neutral platform becomes impossible*

UPGRADE TO THE FASTEST PAYMENT HSM IN THE WORLD FOR

FREE

HSM TRADE-IN CONVERSION TABLE

The trade-in information below applies to organizations using currently-manufactured and distributed HSMs which rely on proprietary manipulation of industry-standard procedures to restrict the ability of their customers to control their own MFK/LMK.

Length of Ownership of Original HSMs	Discount on Futurex HSMs	Futurex Excrypt™ UI (Including RSA and EMV Support)	Freedom Key Conversion Application	Evaluation and Migration Project Plan	Web-Based Training
0-2 years	100%	Free	Free	Free	Free
2-3 years	90%	Free	Free	Free	Free
3-4 years	75%	Free	Free	Free	Free
4-5 years	50%	Free	Free	Free	Free
5+ years	25%	Free	Free	Free	Free

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Terms and Conditions

1. Offer applies to currently-manufactured and supported HSMs which fit the listed criteria regarding restrictive methods of MFK/LMK generation, loading, storage, and calculation.
2. HSMs traded in will be replaced with functionally-comparable Futurex HSMs.
3. Proof of purchase of original HSMs required.
4. One year support and warranty contract on Futurex HSMs required.
5. Futurex reserves the right to modify these terms and conditions at any time.

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