



Futurex Freedom Plan

Auditors, security experts, and other industry professionals have long spoken out against the use of proprietary procedures in order to restrict the ability of customers to control their own Master Keys. Futurex is taking the first step to give the industry the opportunity to eliminate these methods.

As a global leader in the payment Hardware 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.

Customers who willingly cede control over their Master Keys are essentially placing their ability to conduct business in the hands of their HSM vendor, and Futurex believes this is wrong. The Futurex Freedom Plan offers a complete solution to assist organizations that are currently operating under restrictive HSM platforms in migrating to an environment in which they will retain full control over their Master Keys.

We feel that our proven secure technology, dedication to providing Xceptional Support, and innovative development are our greatest assets. Futurex has served over 15,000 customers during our 29 years of operation and has never allowed a security breach. Now, through our program of offering free replacement of HSMs that use non-standards-based proprietary manipulation of Master Keys, we believe we are setting a new standard for HSMs within the payments industry.

Futurex believes that the use of proprietary methods of Master Key generation, loading, storage, and calculation result 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*

We have total confidence in the quality, performance, and security of our devices. Because of that confidence, we have followed industry standards for the full spectrum of our device capabilities. We understand that maintaining strict compliance with these standards will allow our customers to retain control of their master keys and move to a different HSM provider if Futurex does not deliver innovative solutions with quality support. We trust that the security, speed, and flexibility of our devices alongside the proactive dedication of our Xceptional Support Team will remain strong incentives for our customers to continue using and recommending our devices to protect their most sensitive data.

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HSM Trade-In Conversion Table

The trade-in information below applies to organizations using currently-manufactured and distributed HSMs which rely on proprietary 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

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 contracts on Futurex HSMs required.
5. Futurex reserves the right to modify these terms and conditions at any time.

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