



Smart, Scalable, Secure:

A Digital Payments Company's
Cloud Payment Transformation

Customer Overview

Since its founding, this leading payment solutions provider has advanced the payment solutions industry by delivering cutting-edge, secure technology. It serves banks and retail merchants, simplifying payment processing to make transactions safer and more seamless. The organization supports its offerings with leading certifications, including PCI DSS and ISO 27001:2022, and provides an integrated ERP solution that enhances its customer experience at merchant outlets.

Key Challenges

As the organization's business expanded rapidly, its on-premises HSM infrastructure was unable to keep up with the pace. The growing transaction volumes exceeded the system's scalability and flexibility limitations. It needed a more agile, cloud-based solution to handle complex PIN generation, management, and validation tasks, while meeting stringent global security standards, including PCI HSM and FIPS 140-2 Level 3. Without this upgrade, they risked compromising scalability and regulatory compliance.

The Goals

The company focused on strengthening its security and operational foundation to support growth and regulatory requirements.

Key priorities included:

- The protection of sensitive customer data by utilizing advance security measures
- Reliable and scalable PIN and card validation process that could grow with their increasing transaction volume demands
- Maintaining compliance with global security standards, such as FIPS and PCI HSM, which is crucial for preserving customer trust
- Cloud-based solution that would boost operational efficiency and support its continued growth trajectory

50%
COST SAVINGS

by eliminating on-premises
HSM infrastructure

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*"We needed a secure
cloud-based HSM provider
to manage PIN block
translation and RKI for
POS terminals, all in one
package. Futurex delivered
that with a strong backend
team and deployed the
solution quickly,"*

— Solutions Architect,
Payment Solutions Provider

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The Solution

The company selected Futurex's VirtuCrypt Cloud Payment HSM as its secure, scalable, and fully compliant cloud-based solution. This technology transformed its PIN security and card validation processes by providing tamper-resistant HSM infrastructure in the cloud. Futurex became a strategic partner, delivering a solution that met the digital payment provider's security and efficiency requirements without the constraints of traditional on-premises hardware.

The Results

Futurex's VirtuCrypt Cloud Payment HSM empowered the digital payment provider to transform its payment security and operations by migrating from legacy on-premises infrastructure to advanced cloud technology, delivering significant business benefits:

- Retired costly on-premises HSM infrastructure, eliminating associated maintenance and operational expenses
- Gained scalable and flexible infrastructure capable of handling rapidly growing transaction volumes
- Maintained full compliance with rigorous industry standards, preserving customer trust and ensuring regulatory approval
- Completed integration and testing within one month, enabling faster time-to-market for new payment services
- Accelerated business growth with streamlined operations and minimized infrastructure complexity.

► Highlights

- Elevated data security with advanced encryption and key management
- Scalable cloud operations supporting rapid transaction volume growth
- Full compliance with global industry standards, ensuring customer trust and regulatory adherence

► VirtuCrypt Cloud

- Offers automated, scalable cloud-based certificate provisioning, key management, and lifecycle operations with FIPS-validated cryptography
- Includes advanced cloud HSM snapshot and backup features for fast recovery, migration, and on-demand scaling
- Provides centralized management via a user portal, supporting hybrid architectures and multi-site IoT deployments with secure remote key loading.



FUTUREX.COM

For over 40 years, Futurex has been an award-winning leader and innovator in the encryption market, delivering uncompromising enterprise-grade data security solutions. Over 15,000 organizations worldwide trust Futurex to provide groundbreaking hardware security modules, key management servers, and cloud HSM solutions.

Futurex is headquartered outside of San Antonio, Texas, with regional offices worldwide and over a dozen data centers across five continents, Futurex delivers unmatched support for its clients' mission-critical data encryption and key management requirements.

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