



How RappiPay Strengthened Its Security and Scalability: With Futurex

The Client

RappiPay CF is a financing company supervised by the Colombian Financial Superintendency. It offers a comprehensive portfolio of digital financial services—including savings accounts, payments, transfers, credit cards, and personal loans—serving both individual consumers and merchants directly through its mobile application.

With the mission of leading financial transformation and digital banking in Colombia, RappiPay required a solution that combined maximum security with agility and scalability in transaction processing. To achieve this, the company partnered with Futurex, implementing an advanced, hardware-based cryptographic infrastructure (HSM) deployed in the cloud.

RappiPay already maintained strict security policies, including advanced encryption, local regulatory compliance, and robust anti-fraud protocols. The partnership with Futurex elevated these capabilities to the next level by integrating cloud-native technology capable of efficiently supporting high transaction volumes and reinforcing RappiPay's leadership in the Colombian market.

The Challenge

RappiPay required a robust cryptographic security infrastructure to:

- Issue and validate financial transactions in real time
- Comply with PCI DSS standards and local regulations
- Scale operations across multiple countries without compromising security
- Reduce operational complexity and maintenance costs associated with physical HSMs
- Protect sensitive data across millions of real-time transactions

A large graphic of the number '3' followed by a multiplication symbol 'x'. The '3' is filled with a blue digital pattern of binary code (0s and 1s) and circuit lines. The 'x' is a solid blue 'x'.

supported **transaction volume growth**
without infrastructure changes

Highlights

- VirtuCrypt Cloud HSM for secure issuance of physical and virtual cards.
- CryptoHub for centralized cryptographic key management.
- Hybrid architecture combining on-premises and cloud environments.
- Compliance with FIPS 140-2 Level 3 and PCI standards.



The Solution

RappiPay implemented Futurex VirtuCrypt Cloud HSM to support:

- Secure issuance of virtual and physical cards
- PIN, CVV, and transaction authentication data validation
- Centralized cryptographic key management through CryptoHub
- Integration with payment and digital banking services across multiple markets

The hybrid architecture enables RappiPay to seamlessly combine on-premises and cloud environments with full compatibility. Futurex provides continuous support, global redundancy, and compliance with FIPS 140-2 Level 3 and PCI standards.

Futurex also delivered ongoing support, global redundancy, and a platform designed for the speed and flexibility required by today's financial ecosystem.

The Results

The collaboration between RappiPay and Futurex demonstrates how cloud-based HSMs drive innovation in Latin America, delivering bank-grade security with cloud-native flexibility and speed.

- 99.99% availability for transaction issuance and validation
- Reduced time-to-market for new financial products from weeks to hours
- Simplified regulatory compliance and cryptographic audits
- Increased end-user trust in RappiPay's operations



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 CryptoHub, supporting hybrid and cloud architectures.

“The rapid expansion of RappiPay required a partner that could ensure stability and protection in every transaction. Futurex fulfilled that role from day one.”

— Ana Ines Casalla,
Product Owner Lead, Rappi Pay CF



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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