



## Pomelo Fintech Revolution: Secure Financial Products In The Cloud With Futurex



**450+**  
Million people served with **zero**  
cryptographic service interruptions

### Customer Overview

Pomelo is an innovative Latin American fintech company founded in 2021, serving 450 million people across the region with card issuance and digital account solutions. Headquartered in Argentina with over 300 employees, Pomelo empowers customers to build their own physical and virtual payment cards through an end-to-end platform designed to simplify and accelerate what was historically a complex, time-consuming process.

### The Challenge

As a rapidly growing fintech startup, Pomelo needed to implement a robust **cloud-based payment infrastructure that could support its vision of simplified card issuance at scale**. To deliver cutting-edge financial services through AWS, Pomelo needed a cloud cryptography solution that offered **high throughput, low latency, and multi-site redundancy** to ensure uninterrupted service as transaction volumes rapidly scaled across the region.

### The Goals

Pomelo envisioned a cloud-native cryptographic infrastructure that would enable them to pioneer innovative payment products while ensuring uninterrupted service across Latin America's diverse markets. The company sought a solution that provides **multi-site redundancy to protect against site-specific failures and smooth transition operations** during disruptions.

Key objectives included:

- Implement multi-site redundancy to ensure business continuity during power outages, natural disasters, or network disruptions
- Achieve **high throughput and low latency** for real-time card issuance and transaction processing
- Deploy **cloud HSMs supporting comprehensive cryptographic operations** (EMV, PIN, CVV, and mobile tokens)
- Ensure seamless failover capabilities to maintain uninterrupted cryptographic services across regions.

### ► Highlights

- Multi-site redundancy ensuring **seamless failover and business continuity**
- FIPS-validated HSMs simplifying PCI-DSS compliance across all operations
- **Segregated key architecture** supporting secure multi-client environments
- Record-time development of complex payment functionalities
- Scalable infrastructure serving **450M+ people** across Latin America
- Comprehensive suite: card issuance, processing, accounts, identity verification



## The Solution

Pomelo deployed **Futurex VirtuCrypt Cloud HSMs through AWS Marketplace**, establishing a FIPS-validated, PCI-DSS compliant cryptographic infrastructure with global multi-site redundancy. VirtuCrypt's cloud-native platform enabled Pomelo to perform comprehensive payment operations, including card issuance, EMV key generation, PIN management, CVV validation, and mobile token issuance.

Pomelo also achieved:

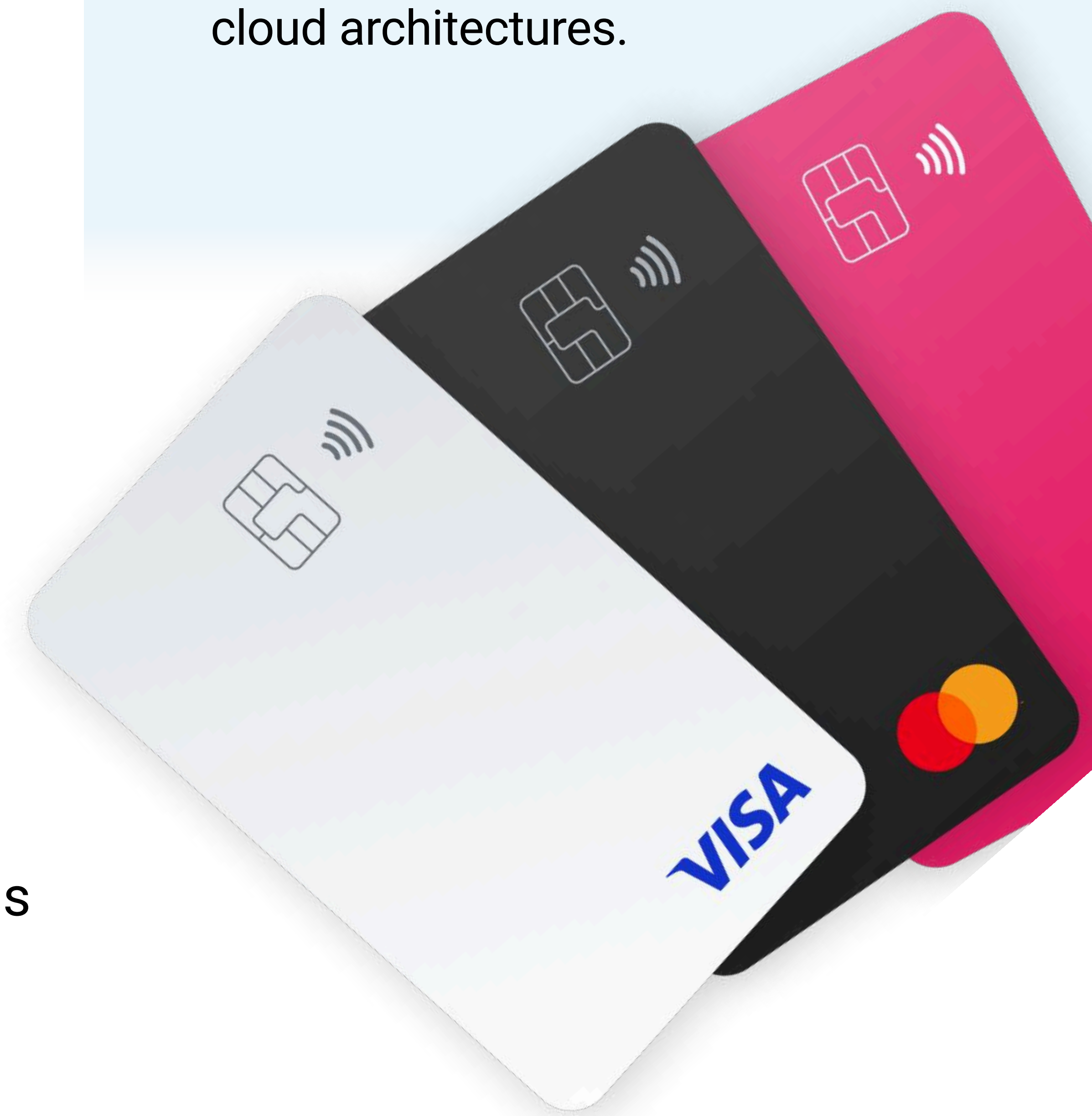
- **Simplified PCI-DSS compliance with FIPS-validated HSMs** managing all payment-related cryptographic operations
- Multi-site redundancy across VirtuCrypt's global data center network, ensuring **uninterrupted service during site-specific failures**
- Advanced wallet migration capabilities and comprehensive card issuance functionality developed in record time with Futurex support.

## The Results

By implementing **Futurex VirtuCrypt Cloud HSMs**, Pomelo built a **world-class cryptographic infrastructure**. The multi-site redundant architecture ensures business continuity with seamless failover during disruptions, while FIPS-validated security and simplified PCI-DSS compliance met the demanding requirements of payment brands, customers, and regulators. With Futurex's expert support team, Pomelo **developed advanced payment functionalities in record time**, positioning the company as pioneers offering innovative financial products that simplify what was historically a complex, time-consuming process for customers across the region.

### 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.



*"Futurex's solutions make it easy for Pomelo to meet the demanding cryptography requirements mandated by the PCI-DSS regulation, the industry-defined security standard for payment media. Pomelo relies on the strength of VirtuCrypt solutions to securely host all information covered by this standard, applying advanced-level algorithms throughout the entire lifecycle, thus achieving compliance required by brands, customers, and regulators."*

— Roberto Rubiano,  
Cybersecurity TL, Pomelo



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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