

How EPX Future-Proofed Their Payment Processing Infrastructure with Futurex's Excrypt HSMs

Customer Overview

Electronic Payment Exchange (EPX) is an international payment platform offering comprehensive payment processing, acquiring, and backend services across diverse global markets. With over 40 years of industry experience and control of more than a dozen subsidiary companies, EPX delivers trusted payment solutions across financial institutions, non-profits, and commercial sectors worldwide.

The Challenge

As an international payment processor operating across diverse global markets, EPX needed to **increase processing throughput** to handle growing transaction volumes while simultaneously streamlining the customer experience and rolling out innovative payment services. EPX also needed to **maintain compliance across multiple jurisdictions** with constantly changing regulatory requirements, as the existing infrastructure was approaching its scalability limits.

The Goals

EPX sought to transform its cryptographic infrastructure to support global expansion while **maintaining agility and compliance** across diverse international markets. The company envisioned a **centralized, scalable platform** that would streamline operations, enhance client experience, and future-proof their payment processing capabilities as technological demands evolved.

Key objectives included:

- Ensure **long-term compliance** with evolving international regulatory requirements across all operating regions
- **Centralize cryptographic management** for rapid HSM configuration deployment, and remote monitoring
- Expand processing throughput and cryptographic functionality to **scale operations without limitations**
- Establish a single point of integration to simplify and improve client system access.

15 YEARS

of **continuous growth** supporting **12+ acquisitions** with zero infrastructure overhauls

► Highlights

- Launched first-to-market virtual terminal service, expanding revenue streams and client base
- Seamlessly scaled across three HSM generations with minimal integration effort
- Achieved smooth firmware upgrades via centralized single-pane-of-glass management
- Obtained P2PE certification without compliance obstacles using pre-certified solutions
- Expanded cryptographic functionality across 12 subsidiary company acquisitions
- Maintained future-proof infrastructure over 15-year partnership with continuous adaptation

The Solution

EPX deployed **Futurex's Excrypt payment HSMs**, renowned for high-performance transaction processing, powerful virtualization, and robust scripting and automation capabilities. The Excrypt platform **supports all common payment industry APIs**, including RESTful web API, to accelerate integration and development across EPX's diverse client base.

EPX also implemented Excrypt Touch cryptographic management devices for centralized, remote HSM and key infrastructure control. The Excrypt Touch has **granular, user-definable parameters with extensive automation** to streamline operations across global deployments.

The Results

Futurex's payment HSMs and centralized cryptographic management transformed EPX's infrastructure, delivering immediate business value and long-term operational agility. The platform enabled EPX to rapidly innovate, scale, and maintain compliance as they expanded globally and acquired new subsidiaries.

Key outcomes achieved:

- **Revenue generation:** Launched first-to-market virtual terminal service, expanding client base and scaling processing power on demand via Excrypt Touch management
- **Centralized control:** Executed smooth HSM firmware upgrades across entire infrastructure from single-pane-of-glass platform to meet new key blocking compliance requirements
- **Simplified compliance:** Achieved P2PE certification without obstacles, leveraging Futurex's pre-certified PCI HSM and FIPS-validated solution
- **Seamless scalability:** Rapidly reconfigured and expanded cryptographic functionality across three HSM generations when acquiring subsidiary companies
- **Future-proof architecture:** Minimal integration effort for upgrades thanks to shared code base, ensuring continuous operational evolution.



"Futurex solutions have ensured that EPX has stayed ahead of the curve in the payments industry. Their innovation and foresight have helped EPX grow with confidence"

— Truscott Lee,
Director Of Operations, EPX



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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