



PRODUCT BRIFF

SafeNet Payment HSM

The SafeNet Payment HSM from Gemalto is a network-attached Hardware Security Module (HSM) designed for retail payment system processing environments for credit, debit, e-wallet and chip cards, as well as Internet payment applications. It offers secure PIN and card processing, message authentication, comprehensive key management, and general-purpose cryptographic processing.

Comprehensive EMV Support

SafeNet Payment HSM specifically meets the needs of payment processors, card issuers, acquirers, merchants, and e-payment solution providers who need to adhere to EMV security standards. SafeNet Payment HSM offers comprehensive EMV support from transaction processing to card issuance capabilities.

Strong Security Features

Tamper-evident seals, intrusion detection switches, and shielded connectors designed into SafeNet Payment HSM minimize exposure to direct physical attacks.

The SafeNet Payment HSM ATM Key Management System provides key mailer security by allowing the custodian key data to print directly to secure key envelopes; it also allows for automatic ATM key distribution and initialization (NCR & Diebold). Likewise, the PIN Mailer System allows for printing of the PINs directly to secure PIN envelopes.

SafeNet Payment HSM also offers true end-to-end internet and mobile transaction security. In addition to providing secure login through RSA-encrypting the PIN/password, SNMP is now supported, facilitating resource management from your central monitoring service.

Comprehensive Command Set & API Support

SafeNet Payment HSM provides command set support for a wide variety of clients. The Mark II command set provides the functionality required by the vast majority of issuing and acquiring banks, payment processors, and ATM systems, including functionality for card issuance whilst the AMB command set supports Australia Major Bank requirements. SafeNet Payment HSM is backward compatible with previous releases. SafeNet Payment HSM also supports other common Payment HSM command sets, and third-party APIs.

Security for Host Card Emulation

With the growing popularity of mobile payments and the emergence of Host Card Emulation (HCE), new software-based standards have been developed by major payment players to digitize card credentials and enable secure, device-based payment transactions. With SafeNet Payment HSM banks, card

Benefits

Strongest Security

- > Keys in hardware
- > Remote Management with two-factor access control
- > Web based configuration
- > Intrusion-resistant, tamper-evident hardware
- > PCI-HSM 2.0 and APCA CECS Certification

Secure audit logging

- User operations are automatically audited and contains who, what, and when to help meet regulatory compliance requirements.
- > Increased security to provide tamper evident logging

Performance and Scalability

- > Up to 2000 Visa PIN verification operations per second
- > Scalable up to 20 cryptographically isolated partitions
- > Available in a variety of performance options to suit individual use case needs
- > In-field upgradeability between performance levels to protect your investment
- > Dual hot-plug redundant power supply

Example Applications

- > Card issuance
- > PCI P2PE Compliance
- > EMV
- > Transactions processing
- > DUKPT
- > Remote key loading
- > Contactless Payments

issuers and payment service providers can now offer customers contactless payment applications that are compliant with these specifications. The SafeNet Payment HSM plays a central role in protecting payment data by managing the entire cryptographic process that secures the enrollment, provisioning, and tokenization of payment card credentials and payment operations.

Scalability with Secure Partitions

A single SafeNet Payment HSM can be separated into 20 cryptographically isolated partitions, with each partition functioning as if it was an independent HSM. This provides a tremendous amount of scalability and flexibility, as a single HSM can perform tasks for multiple payment applications concurrently.

Customizations

SafeNet works closely with customers to extend its standard payment products to incorporate customer-defined functionality. SafeNet Payment HSM allows for custom functionality to be readily implemented in support of non-standard EFT systems including e-wallet, mobile banking, and gaming. SafeNet Payment HSM uses proprietary cryptographic methods.

Network Key Transfer

SafeNet Payment HSM has the option to store keys internally or on the host. Keys can also be backed up to a smart card and the keys can be loaded directly from one SafeNet Payment HSM to another. It is also possible to move keys between units on smart card. Keys can be entered via the console and stored directly in the SafeNet Payment HSM secure memory, making changing to a new master key easier since there is no specific key migration required. HSM internal secure key memory allows for storage of up to 9,999 keys of each key type. SafeNet Payment HSM supports multiple key management schemes including: master/session keys, DUKPT, remote ATM initialization (NCR and Diebold), and Australian AS2805 key management.

Support for 3-D Secure Payment Transactions

3-D Secure is an added layer of security for online credit and debit card transactions, offered as MasterCard SecureCode, or Verified by Visa. The SafeNet Payment HSM host functions now provide support for Visa 3-D Secure and MasterCard SecureCode protocols for payment transactions.

This includes support for the calculation of CAVV (Card Authentication Verification Value) and providing TLS (Transport Layer Security) related crypto-operations.

Web-based Configuration Management

The regular task of configuring and managing cryptographic and key component settings often executed through a command line interface is simplified through the use of an easy to use GUI. A well-structured menu-based navigation system, coupled with intuitive dialog box interaction, reduces the risk of manual input errors and speeds up the administrative process.

Secure Software Upgrade

Upgrades can be cost-effectively performed at the in-field location avoiding the need and cost of returning the HSM to the service location, or opening or disassembling the unit. Built-in security mechanisms ensure that only genuine SafeNet software can be installed. In addition, if the software upgrade is incomplete, SafeNet Payment HSM will automatically restart from the last successful start.

Supports General Purpose Crypto Processing

SafeNet Payment HSM provides for the encryption or Message Authentication Code (MAC) generation for large files, and tasks can be split into multiple supported function calls. In addition, SafeNet Payment HSM supports up to 600 RSA signatures per second.

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Technical Specifications

Operating System

- > Windows, Linux, Solaris, AIX, HP-UX
- > Virtual: VMware, Hyper-V, Xen

Cryptographic APIs

- > SafeNet Mark II Payments API
- > SafeNet Eracom AMB Payments API
- > Third Party payments API

Functionality and Support

- > FMV
- > Contactless & NFC Payment Support
- > 3D-Secure
- > Italian Debit
- > American Express
- > TR-31
- > Visa Cloud
- > Format Preserving Encryption

Cryptography

- > Symmetric: AES, DES, Triple DES, SEED
- > Asymmetric: RSA (1024-7168)
- Hash/Message Digest/HMAC: SHA-1, SHA-2 (SHA-224, SHA-256, SHA-384, SHA-512), MD5
- Random Number Generation: FIPS 140-2 approved DRBG (SP 800-90 CTR mode)

Physical Characteristics

- > Standard 1U 19in. rack mount chassis
- Dimensions: 19" x 21" x 1.725" [482.6mm x 533.4mm x 43.815mm]
- > Weight: 28lb (12.7kg)
- > Input Voltage: 100-240V, 50-60Hz
- > Power Consumption: 180W maximum, 155W typical
- > Temperature: operating 0°C 35°C, storage -20°C 60°C
- > Relative Humidity: 5% to 95% (38°C) non-condensing

Security Certifications

- > PCI-HSM 2.0
- > APCA CECS

Safety and Environmental Compliance

- > UL, CSA, CE
- > FCC, KC Mark, VCCI, CE
- > RoHS, WEEE

