

SOLUTION BRIEF

Visa Data Secure Platform and SafeNet HSMs

Merchant data breaches are increasing in frequency placing growing numbers of customers at risk. In addition, the liability of securing this customer data is passing from credit card companies and banks to merchants themselves. Merchants are faced with a choice: store and secure the data they generate, or return the burden of security to the banks and credit card companies they work with. Unsurprisingly, many merchants prefer to not see, store, or protect credit card data and are looking for solutions.

The Solution

Fortunately, Gemalto and Visa have teamed up to offer a solution to merchants' security and compliance needs. Visa Data Secure Platform (DSP) uses encryption to secure customer data while reducing the merchants' compliance burden. Gemalto's SafeNet Payment HSM integrates with Visa DSP in both of the DSP operation modes to ensure the integrity of the encryption used to securely transmit customer data to Visa and between banks.

Visa Data Secure Platform

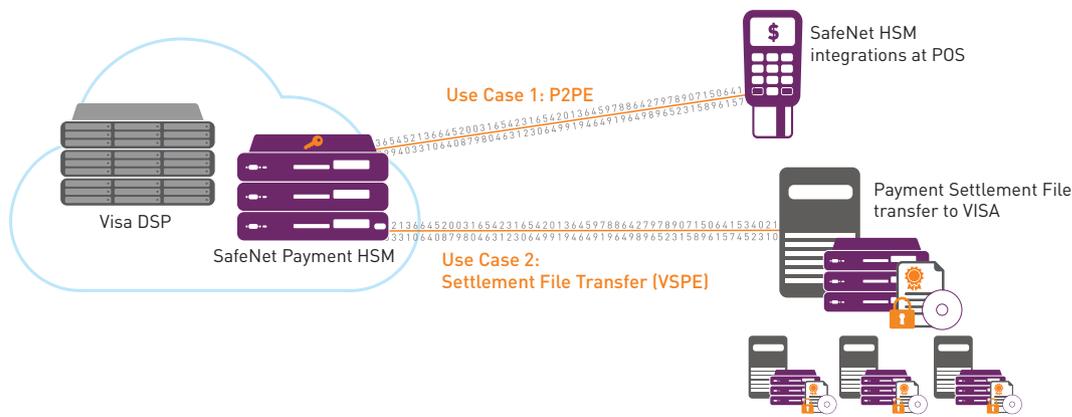
Visa's Data Secure Platform (DSP) is a suite of hardware, and point-to-point encryption (P2PE) and format-preserving tokenization software designed to help merchants secure sensitive account holder data as it travels between financial services and credit card companies. Visa's DSP solution standardizes security for all participants across the payment chain yet also offers customers the flexibility to choose between standard or format-preserving encryption. In addition to encryption, customers can use DSP's tokenization as an alternative; tokenization can limit the scope of their compliance while providing the added benefit of tracking sales data across retail locations.

Benefits

- > **Reduced PCI Costs** – Encryption and tokenization reduces the amount of data subject to PCI mandates – reducing the amount of security needed to remain compliant.
- > **Preserve Business Reputation** – Organizations can reduce the risk of a security breach and preserve the trust of their customers.
- > **Industry Leading Security** – SafeNet Payment HSM is FIPS 140-2 Level 3 and PCI-HSM 2.0 validated for robust tamper-proof security.
- > **Format Preserving Encryption** – Visa technology to minimize the impact of adding encryption to existing processes

Gemalto SafeNet Payment HSM

Gemalto's SafeNet Payment Hardware Security Module (HSM) is a PCI-HSM 2.0 validated network-attached appliance that is designed for retail payment system processing environments for credit, debit, e-purse 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. Tamper-evident seals, intrusion detection switches, and shielded connectors designed into SafeNet Payment HSM minimizes exposure to direct physical attacks. Its integration with Visa DSP secures the encryption keys and certificates used in securing customer cardholder data by protecting them out of harm's way behind physical and logical barriers.



Key Features

Web-based Configuration Management

With SafeNet Payment HSM, configuration management is now entirely Web-based through a new, easy-to-use interface. The interface lets HSM administrators and security officers easily administer their server(s) remotely from any machine.

Secure Software Upgrade

Upgrades can be cost-effectively performed in the field thereby 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 by Gemalto can be installed. In addition, if the software upgrade is incomplete, SafeNet Payment HSM will automatically restart from the last successful start.

Easy Management and Increased Efficiency

SafeNet Payment HSM features an easy to use Graphical User Interface (GUI) that simplifies the process of configuring and managing cryptographic and key component settings. 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 Audit Logging

User operations are automatically audited and contains the 'who, what and when' of key access to help customers meet their regulatory compliance obligations. SafeNet Payment HSMs also offer tamper-evident logging as an additional layer of key security.

About Gemalto's SafeNet Identity and Data Protection Solutions

Gemalto's portfolio of Identity and Data Protection solutions offers one of the most complete portfolios of enterprise security solutions in the world, enabling its customers to enjoy industry - leading protection of data, digital identities, payments and transactions—from the edge to the core. Gemalto's SafeNet Identity and Data Protection solutions enable enterprises across many verticals, including major financial institutions and governments, to take a data-centric approach to security by utilizing innovative encryption methods, best-in-class crypto management techniques, and strong authentication and identity management solutions to protect what matters, where it matters. Through these solutions, Gemalto helps organizations achieve compliance with stringent data privacy regulations and ensure that sensitive corporate assets, customer information, and digital transactions are safe from exposure and manipulation in order to protect customer trust in an increasingly digital world.

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