VERISEC
INTERNATIONAL

VERISEC | 10XPAY

VERISEC 10XPAY is *payment cryptography as a service* that allows financial entities — from large banks and payment processors to smaller FinTechs and startups — leverage the benefits of a truly Cloud-based Payment Security infrastructure designed to validate and process payment transactions. **VERISEC 10XPAY** offers the scalability, adaptability, lower overheads and many other benefits that organizations have come to expect from state-of-the-art Cloud services.

> Seamless integration with existing Payment Applications

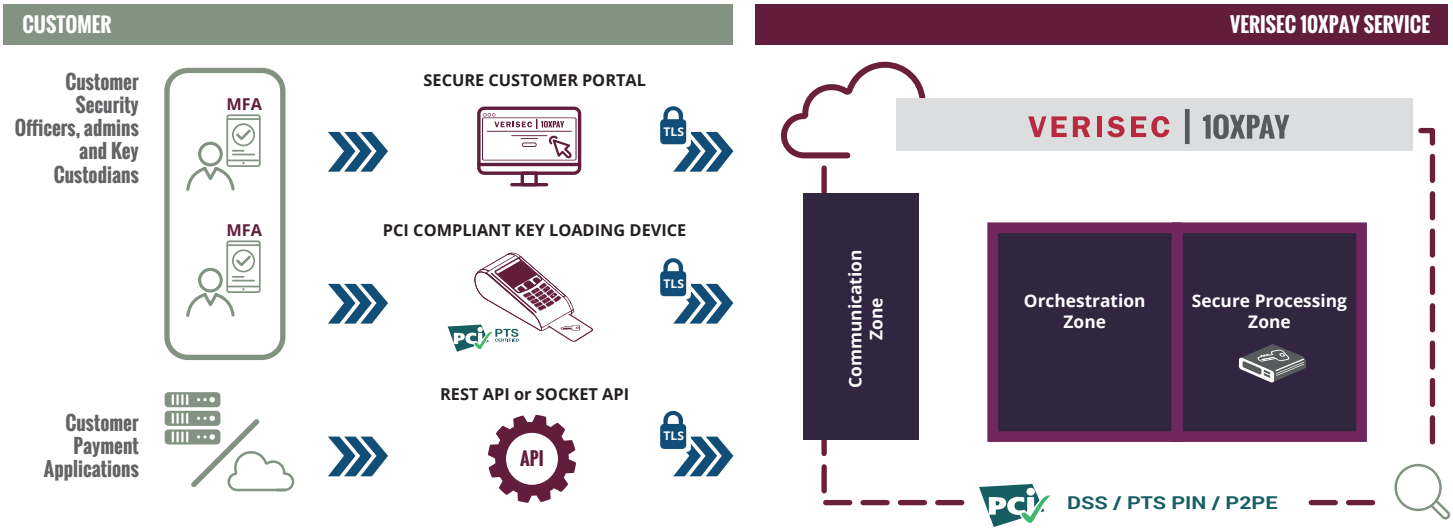
> Simplified remote key management with Cloud Native tools and processes

> Scalable high availability performance delivered with leading edge design

VERISEC | 10X

> Reduced PCI compliance scope for customers

VERISECINT.COM



Main Service Benefits

Customer Key Control / BYOK

- » Customer's own control of the HSM master key.
- » Secure and Cloud-native dual control of key and management functions.
- » Remote authorization of privileged operations.

Seamless migration

- » Support for customer's existing application environment and keys.
- » No major change required for payment application.
- » Compatibility with hybrid on-premises/cloud environments

Reduced Compliance Scope

- » PCI PIN/DSS compliant service operations.
- » Clear separation between TEST/UAT/PRODUCTION environments.
- » PCI PTS certified / FIPS 140-2(3) L3-4 certified hardware.

Strong Authentication

- » Multi-factor authentication for HSM administrators and security officers.
- » Cloud-native authentication/authorization using Verisec Mobile App.
- » Dual Control enforcement in all critical operations.

Elasticity in scale and performance

- » Scalability backed by the micro-service architecture.
- » Georedundant regional data centres
- » SLA allows for for average and peak performance usage levels

VERISEC 10XPAY Compliance

- PCI PIN and DSS — performed by External Assessor
- PCI P2PE
- PCI PTS HSM / FIPS 140-2(3) Level 3/4
- Visa Approved Service Provider

VERISEC 10XPAY Functions

- **Comprehensive Transaction Security**
  - » PIN generation and validation methods compliant with ISO 8583, VISA, and more.
  - » EMV validation, including ARQC validation and ARPC generation.
  - » Generation and verification of Message Authentication Codes (MAC).
- **Advanced Encryption Capabilities**
  - » Support for 3DES/AES DUKPT encryption.
  - » Secure key management for Point-to-Point Encryption (P2PE).
  - » Regional cryptographic support such as ZKA.
  - » Card Issuing with data-prep features.
- **Enhanced Mobile Payments**
  - » Seamless mobile payment acceptance and token issuance.
  - » Cardholder data translation for diverse payment methods.
- **System Connectivity**
  - » Web socket and JSON APIs supported.
  - » AWS or other private link.
  - » Mutual TLS encryption on host interfaces.
  - » Low latency to regional data centers.
- **System Performance**
  - » High availably with underlying customer SLA.
  - » Dual regional data centers with geo-separation.
  - » Average TPS with processing peaks permitted.
  - » Internal micro-service based failover to prevent transaction loss.
- **Operational Features**
  - » Customer portal with two factor authentication.
  - » Dual control for sensitive operations.
  - » System monitoring with customizable reporting and alerts.
- **Key Management**
  - » Customer control of keys and key management processes.
  - » Local KLD with dual control and 2FA.
  - » Keyblock supported as standard with migration capabilities.

About VERISEC

Since its founding in 2002, Swedish tech company VERISEC International AB has been committed to building trust in digital transactions through the development of cutting-edge, proprietary technologies and services as well as the integration and application of a variety of top-tier, third-party security technologies. | **VERISECINT.COM**