SafeNet HSM Payment Toolkit

PRODUCT BRIEF

Benefits

EFT Environments

- Consumer-initiated transactions
- ATM
- EFTPOS
- Phone banking
- Mobile (phone) banking
- Internet banking

EFT Application

- Used for validating and providing non-repudiation of transactions

Benefits

- Extensive API support
- Flexibility for custom projects
- Load Sharing between multiple HSMs
- Error Failover for High Availability
- Functionality Management Utilities

SafeNet's HSM Payment Toolkit provides enhanced security for Electronic Funds Transfer networks that require the use of cryptographic mechanisms to prevent fraud and to promote confidence.

What is SafeNet HSM Payment Toolkit?

HSM Payment Toolkit is a client side EFT API (or host software) that interfaces with SafeNet Hardware Security Modules (HSMs) specific to the electronic funds transfer (EFT) transaction processing. HSM Payment Toolkit can be used by applications to access the HSM Host port. This toolkit facilitates integration with SafeNet's Payment HSMs, which is specifically designed for the EFT market, and is a FIPS 140-2 Level 3 certified, RoHS compliant, 1U form factor rack mounted security module. The toolkit can also be used to add EFT POS services to SafeNet's Protect Server range of PKI HSMs.

Applications

HSM Payment Toolkit offers host applications a C callable application programming interface (API) that may be used to implement host processing of EFT Mark II or Card Issuer functionality. For enhanced security, it interfaces with a Hardware Security Module, which provide the highest levels of security for application-level cryptographic processes, and are mandated for protecting cardholder PINS.

SafeNet HSM Payment Toolkit supports a multitude of APIs capable of enabling the following, but not limited to:

- PIN Management
- Message Authentication
- Card Authentication
- Data Confidentiality
- Key Management
- Integrations

In addition, HSM Payment Toolkit integrates easily with transactional processing software with its industry standard C interface. The toolkit is available for Solaris, Linux, Windows, and AIX operational platforms. Furthermore, it supports TCP/IP, Ethernet and Asynchronous communications.

Technical Specifications

Standards Supported

- ISO 9564, 9807, 11568, 13491, 16609
- ANSI X9.8, X9.19, X9.24, X9.52
- AS2805 Parts 2, 3, 4, 5, 6, 14
- ZKA

Platforms supported

- Windows 2000/2003/XP – 32 bit
- Sun Solaris 10 (Sparc) – 32 bit
- AIX 5.3 – 32 bit
- Linux (kernel: 2.6.xx) – 32 bit

Security

HSM Payment Toolkit is designed to enforce security policies and prevent API abuse. Approved for use in Master Card and Visa networks, HSM Payment Toolkit allows the deployment of HSMs in a security architecture that meets industry mandates and electronic funds transfer security designs.

In addition, dual control of logical security requires the use of two-factor authentication using passwords and a physical key, with the ability to assign and administer passwords as demand and sensitivity to the operation increases. Further, SafeNet cryptographic products maintain a long-standing track record of security whether enabled through encryption adaptors, secure microprocessors or security software.

Typical Cryptographic Processing - Transaction Acquirer	Typical Cryptographic Processes - Card Issuer
Transaction processing • PIN encryption / translation • MAC generation / verification • Optional message or selective field encryption • Key management **Initialization processes** • Terminal initialization (with cryptographic keys) • Interchange node initialization • Key management	**Transaction processing** • Card validation • PIN verification / change • Key management **Initialization processes** PIN + PIN data generation • CVV generation • Key management

Enterprise Data Protection

SafeNet HSM Payment Toolkit is a key component of SafeNet's comprehensive enterprise data protection solution to reduce the cost and complexity of regulatory compliance, data privacy, and information risk management. SafeNet Enterprise Data Protection (EDP) is the only solution that secures data across the connected enterprise, from core to edge protection of data at rest, data in transit, and data in use. Unlike disparate, multi-vendor point solutions that can create limited "islands" of security, SafeNet EDP provides an integrated security platform with centralized policy management and reporting for seamless, cost-efficient management of encrypted data across databases, applications, networks, and endpoint devices. For more information, visit
www.safenet-inc.com/EDP

About SafeNet

SafeNet, Inc., a global leader in information security, has been protecting identities, transactions, communications, data and software licensing for more than 26 years through a full spectrum of encryption technologies, including hardware, software, and chips. More than 25,000 corporate and government customers in 100 countries including UBS, Nokia, Fujitsu, Hitachi, Bank of America, Adobe, Cisco, Microsoft, Samsung, Texas Instruments, the U.S. Departments of Defense and Homeland Security, the U.S. Internal Revenue Service, trust their security needs to SafeNet.
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