



Secure Payments and EMV Issuance with Cryptomathic CardInk and Atalla HSMs

Technology Alliance Partner Solution Brief

The move from magnetic stripe to EMV is well underway. This transition brings with it liability shifts, large investments, increased competition and complicated technology. Together Cryptomathic CardInk and Micro Focus' Atalla HSMs enable safe, secure and flexible data preparation to reduce card payment fraud. The Cryptomathic CardInk and Atalla Hardware Security Module (HSM) solution is user friendly, modularly scalable and provides unrivaled protection of customer information and keys.



Key benefits of the Cryptomathic CardInk and Atalla HSM Integration

- Provides secure data generation and key management in a FIPS 140-2, level 3 HSM
- Ensures solution complies with the EMV standards and supports applications from major payment schemes, including MasterCard and Visa
- Enables the solutions to be used with bank host systems or in card production bureaus

Cryptomathic CardInk Solution:

CardInk is a second-generation EMV data preparation system. It has been developed in close cooperation with major international financial institutions and service suppliers to meet various market demands. Key attributes include;

- **Card Issuer Flexibility**
 - Offers Security, stability and low maintenance to suite almost any card strategy
- **Card Bureau Flexibility**
 - Enables extremely versatile data preparation solution imposing no limitation on the number of cards issued offering high ROI
- **Key Management**
 - Facilitates all keys to be handled in HSMs and provides secure import/export facilities.

The Atalla HSM Solution:

Micro Focus' Atalla Hardware Security Module (HSM) is a payments security module for protecting sensitive data and associated keys for non-cash retail payment transactions, cardholder authentication, and cryptographic keys. Atalla HSM enables data and ecommerce protection and key management operations for PIN translations, payment card verification, production and personalization, electronic funds interchange (EFTPOS, ATM), cash-card reloading, EMV transaction processing, and key generation and injection. Atalla HSM, a PCI-DSS compliant, provides unrivaled protection for AES and other cryptographic keys when safeguarding payment transactions. The HSM protects and manages encryption keys needed for key derivation within the tamper-resistant hardware device.



CRYPTOMATHIC

About Cryptomathic

Cryptomathic is one of the world's leading providers of security solutions to businesses across a wide range of industry sectors, including finance, smartcard, digital rights management and government. Since 1986, Cryptomathic card personalization, ePassport, card issuing, and advanced key management through best-of-breed security software and services. Cryptomathic prides itself on its strong technical expertise and unique market knowledge. Together with its established network of partners, Cryptomathic assists companies around the world with building security from requirement specification to implementation and delivery.



About Micro Focus

Micro Focus drives leadership in data-centric security and encryption solutions. With over 80 patents and 51 years of expertise we protect the world's largest brands and neutralize breach impact by securing sensitive data-at-rest, in-motion and in-use. Our solutions provide advanced encryption, tokenization and key management that protect sensitive data across enterprise applications, data processing IT, cloud, payments ecosystems, mission critical transactions, storage and big data ecosystems. Voltage and Atalla security solutions solve one of the industry's biggest challenges: how to simplify the protection of sensitive data in even the most complex use cases."

For additional information

Please visit our websites at software.microfocus.com and cryptomathic.com