



General Purpose HSMs in the Banking & Financial Services Industry

Hardware Security Modules (HSMs) are hardware devices that generate, store, and protect cryptographic keys. They perform important functions such as encryption, decryption, signature, and authentication. HSMs have become a crucial element to protect the confidential data of both an organization and a user. There are two types of HSMs: General Purpose HSMs and Financial HSMs (also called Payment HSMs).

General Purpose HSMs provide general cryptographic commands that return sensitive information to the software application. They are very flexible to use, as they can be used in any application that uses cryptographic keys that do not require the additional functions that Financial HSMs do.

The Financial HSM on the other hand has a set of enhanced features that are necessary to comply with payment industry standards. Financial HSMs enforce management under dual control and provide the specific cryptographic commands that are required to ensure that the sensitive information does not leave the HSM.

The banking and financial industry utilizes payments HSMs for payment related use cases, such as to generate, manage and validate the PIN, card, user, and cryptogram during payment transaction processing, to share keys securely or to issue payment credentials for payment cards and mobile apps.

HSMs are vital for the Banking and Financial Services sector because they enable secure and tamper-proof storage and management of sensitive cryptographic keys.

Utimaco's Payment HSMs



Utimaco
Atalla AT1000

Payment security ecosystem



Utimaco
Cryptosec Banking

Offers a simplified migration



Utimaco
MYHSM

Payment-as-a-service

However, as any other organization that needs to protect sensitive data, the financial services industry also utilizes General Purpose HSMs for any non-payment related use cases where general commands are needed. Use cases such as digital signatures, to encrypt or decrypt information, to verify and validate digital identity, or to generate KPI keys.

Utimaco's General Purpose HSMs have been designed to meet the needs and standards of a wide range of use cases and market segments in a highly reliable and secure manner.

Based on 40 years of experience in hardware-based security, Utimaco has developed and optimized a family of General Purpose HSMs, with models that address different performance and physical security levels across industries.



	Utimaco SecurityServer	HSM for secure key storage and cryptographic processing		Utimaco Mobile Network TrustServer	HSM for subscriber authentication and key agreement in mobile networks
	Utimaco CryptoServer CP5	eIDAS- compliant and CC-certified Qualified Signature Creation Device		Utimaco Block-safe	HSM for securing sensitive assets in blockchain processes
	Utimaco Cryptoserver CP5 VS-NfD	VS-NfD-compliant HSM		Utimaco CryptoServer Cloud	HSM as a Service

Contact our experts today to discuss our General Purpose HSM solutions:



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