



MYHSM
by utimaco®

CASE STUDY

RedBlu future proofs its infrastructure with MYHSM

REDBLU

Overview

Industry

Financial Services

Services

ATM Provider

Challenge

To scale and future proof the HSM infrastructure without committing to considerable investment.

Solution

RedBlu implemented MYHSM's fully managed and scalable service to fulfil its growing ATM network.

About RedBlu

Launched in Mexico in 2017, RedBlu, part of the Walmart Group, is an ATM service provider hosting over 300 ATMs and is also a partner of CIBanco, one of the top 10 banks in Mexico.

Customers of the bank can use the ATMs free of charge, and all other bank account cards and social programmes are also accepted for a very competitive commission fee. Today, RedBlu's ATMs accept over 90,000 different debit cards in Mexico.

Unlike any other ATM provider, RedBlu offers a personalised experience allowing customers to select their preferred banknotes with an easy to use, clean and modern interface. In addition, RedBlu can store customers' most popular withdrawal activity, enabling it to deliver a highly convenient and efficient service. RedBlu's innovative, customer-centric approach aims to provide an inclusive, easier and safer way to access cash.

The Challenge

From its inception, RedBlu hosted a single payShield 9000 in a local data centre. However, with ambitious growth plans for 2021 and beyond, RedBlu needed to scale its HSM capabilities, deliver a reliable service with great SLA's and execute a disaster recovery plan. RedBlu had two options to explore, firstly, to purchase more HSMs and operate these on-premise. Due to the

Key Benefits

- Transitioned from 1 redundant HSM to accessing 3 fully licensed payShield 10Ks in two geographically separate data centres for a fraction of the price of an on-premise Payment HSMs estate.
- Migrated from an on-premise environment to a fully managed, cloud-based service in 2 months.
- Maintaining high SLA's with enhanced service availability, performance and scalability, facilitating future growth.
- Reduced infrastructure and operational pressures.
- Deployed 46 new ATMs in the first 8 months of using the Live Service.

Thales 9000 end of life announcement, RedBlu would need to invest in at least three of the next generation payShield 10K models to meet the resilience and capacity levels required. This option would also demand significant operational and management costs in addition to the planning and resources required to migrate from one product family to another. The other route RedBlu could take is to outsource its payment HSMs to a service provider.

Company Goal

The strategic goal for RedBlu in 2021 is to expand its ATM operations within the Walmart group in addition to working with other retailers, gas station businesses and non-financial institutions. The main aim for the company is to deploy 1,500 ATMs in Mexico to ensure cash withdrawal is accessible and secure for all.

The Solution

After reviewing MYHSM's service information and subscription pricing model, in March 2020 RedBlu decided to subscribe to the MYHSM Test Service with the intention of migrating to its Shared Live Service shortly after. During the test phase, RedBlu connected its environment to the MYHSM servers. RedBlu also established a ZMK between the testing environments and exported/imported testing keys accordingly. After the imports were completed, RedBlu switched the endpoint from its physical HSM to the MYHSM service and conducted tests that involved mostly PIN translation and TPK handling/exchange.



There were two very important reasons that closed the deal on our side, the guidance and support always offered by the MYHSM team in all areas and processes related to the setup/testing, and also the amazing service and solution provided by MYHSM. For us, with our current capabilities and operations, using the MYHSM service is just as good as having physical HSM's by our side."

Carlos Torres – RedBlu's Technical Leader

About MYHSM

MYHSM is the global provider of Payment Hardware Security Modules (HSM) as a Service, delivering a secure, versatile, and scalable hosted payment solution in the cloud. MYHSM provides global access to a suite of fully managed, PCI PIN compliant services using Thales payShield 10K HSMs in multiple, secure, world-class, PCI DSS certified Cyxtera and Equinix data centres. MYHSM alleviates the need for investment in hardware, secure facilities, management, and ongoing PCI compliance, audit and support.

The Results

In just two months, RedBlu onboarded to the Test Service and migrated to the Shared Live Service. Utilising MYHSM's scalable and cost-effective service, RedBlu maintains service availability of 99.999% with active-active operations using HSMs located in multiple world-class data centres. Furthermore, MYHSM's subscription pricing model has enabled RedBlu to seamlessly increase its data usage in line with business demands and as RedBlu continues to fulfil the growth targets of its ATM base the pricing plan will align with usage volumes. By migrating to MYHSM's fully managed service, RedBlu has eliminated all data centre costs and significantly reduced operational costs including staffing, vendor support contracts and the costs associated with replacing end of life HSMs.

“ I have nothing but praise for the MYHSM service. Once we put all the pieces together in our solution, with the help of the MYHSM team, the migration was a breeze and the key exchange procedure was a perfect example of a well-defined, secure, fast and reliable process. We can now invest our time and resources on developing new products and functionalities using the broad variety of commands provided by MYHSM.”

Carlos Torres – RedBlu's Technical Leader