



MYHSM
by utimaco®

CASE STUDY

MYHSM empowers Bizzon's growth plans



Overview

Industry
Fintech

Services
Restaurant Management
Software

Challenge
To replace end-of-life HSMs to
maintain PCI DSS and PCI PIN
compliance.

Results
Switched to MYHSM's
Payment HSM as a Service
and offloaded the day-to-day
management and security of
the HSM estate to industry
experts.

About Bizzon

Founded in 2015, Bizzon is transforming the hospitality industry with an end-to-end restaurant management platform for hotels. The fully connected platform replaces ePOS, digital 'order and pay' and the payment gateway with one smarter solution. Currently Bizzon supports over 2,000 businesses across 15 countries, processing £200m per year.

The Challenge

Bizzon had two payment HSMs hosted in colocated data centres geographically dispersed in the UK and Croatia. The Payment HSMs were reaching end of life and had to be replaced for the service to remain PCI compliant.

In addition, the pandemic highlighted the challenges of accessing the physical HSMs with no remote device management options available for just two devices. The team were required to visit the data centres each time something had to be done on the HSMs costing time, resources, and further expenses. Despite having offices within the regions, the restrictions imposed by the pandemic resulted in limited mobility. The setup and management of the HSM estate became difficult and Bizzon had to decide between purchasing new hardware and continue to manage these in house or switch to an HSM 'as a service' provider.

Key Benefits

- Migrated from redundant on-premise infrastructure to a cloud-based, fully managed Payment HSM Service which provides true scalability to compliment the SaaS platform.
- Achieved PCI PIN compliance with the help of the MYHSM AOC and PCI PIN certified service.
- Enhanced service availability with access to three fully licensed Payment HSMs.
- Streamlined infrastructure and reduced operational pressures.

The Company Goal

Bizzon aims to expand its end-to-end integrated software to hotel restaurants and independent restaurants chains globally. The Bizzon SaaS platform is by nature highly scalable and flexible to cater to the needs of the hospitality industry. To complement its cloud-based service, Bizzon also needs a secure, agile, and equally flexible IT infrastructure. The partnership with MYHSM is the ideal solution to provide the foundations to achieve the business objectives.

The Solution

As part of the decision-making process, Bizzon considered the additional requirements involved with Payment HSMs. These include the annual audits required by external QSAs which involves physically inspecting the data centres, the HSMs, the overall security and the paper-based log archive. And with the primary focus to reduce the daily management and burden of on-premise hardware, Bizzon decided to use the fully managed, PCI PIN and PCI DSS certified service from MYHSM to simplify the compliance process and alleviate some of the responsibilities of maintaining a secure payment HSM estate, freeing valuable resources to focus on other areas of the business.

Bizzon began to use the MYHSM Test service to establish and validate the communication between Bizzon's test environment and the MYHSM Test service. The Test phase was completed in just a few weeks and once the service was validated and all the requirements were met, the necessary live key exchanges were completed as part of the go-live process conducted by MYHSM industry experts. Simultaneously, Bizzon decided to continue with the Post-Live Test service to ensure a segregated and secure environment for further testing in line with PCI standards and best practices.



We chose MYHSM because of their openness and proactiveness when it comes to handling technical and standards' compliance challenges. We have also received QSA sign offs after they reviewed MYHSM's PCI DSS and PIN AOCs, which was a definite green light for us – The MYHSM service has improved our lives significantly."

Tonči Damjanić – CTO, Bizzon

About MYHSM

MYHSM is the first multi-vendor Payment HSMs service provider, offering secure and highly available host connections to two of the world's leading HSMs manufacturers — Utimaco Atalla AT1000 and Thales payShield 10K. The MYHSM service is compatible with all major payment applications, is multi-cloud and provides a unique and globally accessible service offering to the whole payment ecosystem. MYHSM's fully managed, PCI PIN certified services alleviates the need for investment in hardware, secure facilities, management, and ongoing PCI compliance, audit and support.

The Results

With the implementation of MYHSM, Bizzon can remotely and securely connect to three PCI PTS certified Payment HSMs, deployed in two geographically separate data centres, delivering 99.999% availability. As a result, this has improved the overall resiliency and redundancy of the Bizzon platform. A key requirement in the highly competitive and dynamic hospitality industry.

Additionally, by outsourcing the HSMs to a fully managed service provider, Bizzon has simplified its overall infrastructure and reduced its hosting and colocation expenses. The security has also been enhanced with the use of an MFK in the AES Key Block form to comply with PCI PIN Security Requirements and utilising MYHSM as one of its service providers, Bizzon has successfully renewed its PCI PIN AOC.

Further to operational improvements, Bizzon is no longer limited by HSM licences. As a result, within just two months the flexibility and scalability of the MYHSM service enabled Bizzon to seamlessly increase its data volumes to accommodate its business growth.

“MYHSM brings the full package: technical expertise, compliance standards, and service flexibility to meet both low- and high-demand customers. They offer very professional advice and are keen to assist with a smooth migration – all our enquiries were responded to within a day, most of them within hours. I would recommend any company using Payment HSMs to make the switch, it's liberating!”

Tonči Damjanić – CTO, Bizzon