



ENTRUST

Secure, scalable, and automated payment submissions

HIGHLIGHTS

- Solution ready: quickly onboard or extend payment services for your organisation
- Bacs Payments Schemes Ltd. (Bacs), Faster Payments, Clearing House Automated Payment System (CHAPS), faster cheques: direct and indirect/ sponsor model
- Adapt rapidly to changing scheme, regulatory, and compliance requirements
- Fully integrated with Entrust nShield® Hardware Security Modules (HSMs) to ensure secure, efficient key storage

The Problem

Building a compliant and secure payments submission system is complex, expensive, and time-consuming

Payment schemes mandate PKI credentials to be stored on HSMs certified to FIPS 140-2. A comprehensive security solution is required to strongly authenticate transactions, ensure traceability of all transactions, and provide a robust audit trail. This requires support for multiple PKIs and real-time standards-based certificate checking, all of which is time-consuming, inefficient, and costly.





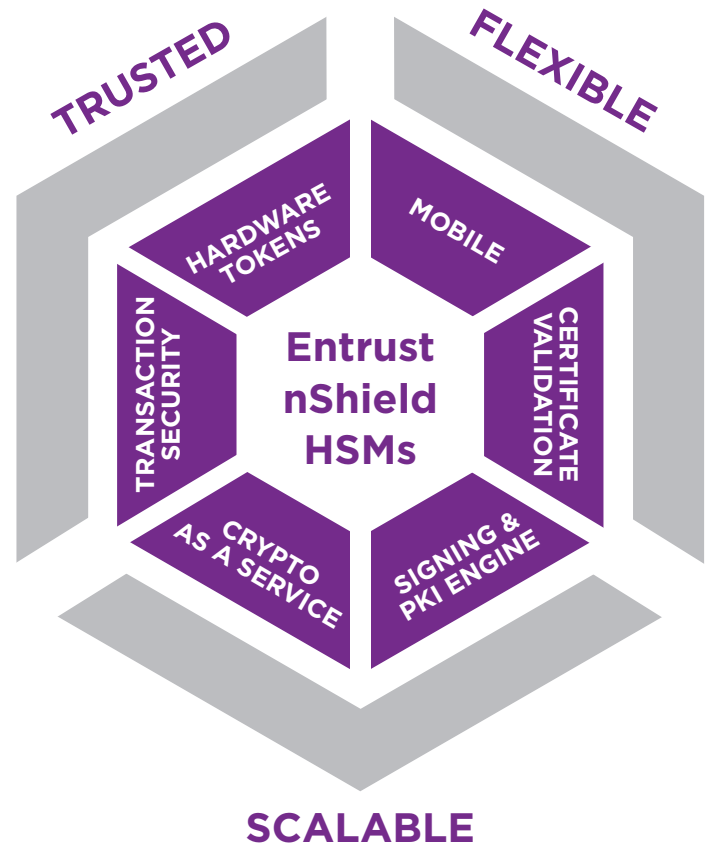
Entrust and Salt Group integrated solution

The Solution

Safetronic Authentication Platform integrated with Entrust nShield HSMs

Salt Group's Safetronic platform has been designed to support multiple authentication technologies simultaneously. Using web-based APIs, it is quick and easy to interface both internal payment applications and external third-party solutions. The scalable Safetronic architecture enables expansion of existing security platforms without requiring investment in other authentication solutions.

Safetronic is built around the security provided by Entrust nShield HSMs, which protect all cryptographic keys and related functions within the secure nShield FIPS 140-2 certified boundary, including signature and authentication code validation, and importantly, the maintenance of tamper-evident audit logs and timestamped archives of all core events completed by Safetronic.





Entrust and Salt Group integrated solution

Two decades of payment system innovation secured by Salt Group

Safetronic has been at the core of the UK payments network since the inception of Bacstel-IP in 2002. Bacs Payments Schemes Ltd. (Bacs), previously Bankers Automated Clearing System, selected the Safetronic platform to authenticate transactions, ensure traceability of all transactions, and provide robust audit trails. Safetronic provides a unique multi-channel signing and validation capability to support simultaneous connection to the 20+ member banks that form Bacs. This removes the complexity of securely supporting and managing multiple PKIs from applications themselves and separates application logic from the security function, ensuring compatibility with all relevant PKI standards and the required levels of compliance and governance for each payment scheme.

To minimize time to market and reduce project risks, Salt Group works closely with the payment scheme bodies to keep abreast of roadmaps and standards and ensure Safetronic is solution-ready for the ever-changing payments landscape. Safetronic is a tried and tested platform that is at the heart of the UK payments infrastructure. Flexible deployment models are available: a rich set of service-based APIs to incorporate Safetronic into existing applications, or turnkey applications providing an out-of-the-box payment solution.

Why use Entrust nShield HSMs with Safetronic?

Encryption keys handled outside the cryptographic boundary of a certified HSM are significantly more vulnerable to attack, which can lead to compromise of critical keys. HSMs are the only proven and auditable way to secure valuable cryptographic material. Entrust nShield HSMs integrate with Safetronic to protect high-value payment keys in tamper-resistant, FIPS- and Common Criteria-certified hardware. Mandated by a number of schemes, HSMs are essential to protect critical key material against attack and compromise.

nShield HSMs enforce key usage policies and separation of security functions from administration. Superior to smart cards, nShield HSMs allow Safetronic to support bulk unattended “lights out” submissions, centralized key management, and operational redundancy and resilience.

By deploying nShield HSMs and Safetronic, organisations can protect their critical key material to the highest standard possible. nShield HSMs:

- Feature carefully designed cryptographic boundaries and robust access control mechanisms, so keys are only used for their authorized purpose
- Ensure key availability by using sophisticated management, storage, and redundancy features to guarantee they are always accessible when needed by Safetronic
- Deliver superior performance to support demanding payment systems



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About nShield HSMs

Entrust nShield HSMs are among the highest-performing, most secure, and easiest-to-integrate HSMs available. They help facilitate regulatory compliance and deliver the highest levels of data and application security for enterprise, financial, and government organizations. Our unique Security World key management architecture provides strong, granular controls over access and usage of keys.

For more information visit

entrust.com/HSM

About Salt Group

Salt Group is a provider of trust in high assurance identity and authentication of users and transactions across critical digital interactions. Salt Group's Safetronic platform is used for PKI signing of payments and multi-factor authentication supporting mobile tokens, hardware tokens, and smart cards. Salt Group provides 24x7 support services globally for all its customers from service centres in Australia, the United Kingdom, and Southeast Asia.

For more information visit

saltgroup.com.au/

ABOUT ENTRUST CORPORATION

Entrust keeps the world moving safely by enabling trusted identities, payments, and data protection. Today more than ever, people demand seamless, secure experiences, whether they're crossing borders, making a purchase, accessing e-government services, or logging into corporate networks. Entrust offers an unmatched breadth of digital security and credential issuance solutions at the very heart of all these interactions. With more than 2,500 colleagues, a network of global partners, and customers in over 150 countries, it's no wonder the world's most entrusted organizations trust us.



Learn more at

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