

Payment Card Industry (PCI) Contactless Payments on COTS (CPoC™)

Technical FAQs for use with CPoC Standard Version 1

December 2019

Document Changes

Date	Version	Description
December 2019	1.0	Initial release.

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CPoC Standard: Frequently Asked Questions

The following technical FAQs provide answers to questions regarding the application of Security Requirements and Test Requirements, as addressed in Payment Card Industry (PCI) Contactless Payments on COTS (CPoC™) Standard. These FAQs are an integral part of those requirements and must be considered fully.

General Questions

Q 1 Is the CPoC Standard intended to support the deployment of CPoC Applications in attended environments?

- A** Yes. The security requirements are intended specifically to address risks associated with attended environments. Other implementations may render [environments](#) vulnerable to additional attacks that have not been considered in the security requirements and which may not be mitigated by the underlying controls established in the CPoC Standard.

Q 2 Is it possible for both CPoC and SPoC solution-listed applications to be available on a merchant's COTS device?

- A** Technically, the ability for solution-listed applications associated with both SPoC and CPoC to be available and run on the same merchant's [COTS device](#) is feasible. Although a merchant may have a legitimate business context for doing so, this may introduce an additional risk, such as making PIN and PAN available in the [rich execution environment](#). To determine whether there are any compliance or business-related implications that must be considered, merchants should seek guidance from the payment brands for any specific rules related to POS terminals within the context of their use case.

Q 3 Can a CPoC solution provider compose a CPoC solution from multiple components?

- A** The CPoC Standard does not prohibit using a third-party service provider or components developed by a third-party, as long as the [CPoC solution](#) as a whole is evaluated by the PCI-recognized laboratory. Regardless of whether the [CPoC solution](#), including [CPoC application](#), has been developed in-house or by a third-party, [CPoC solution provider](#) ultimately are responsible for ensuring that all requirements are met.