

Mobile Payments A PCI Standards Update

Andrew Jamieson, VP, Solutions
PCI Security Standards Council



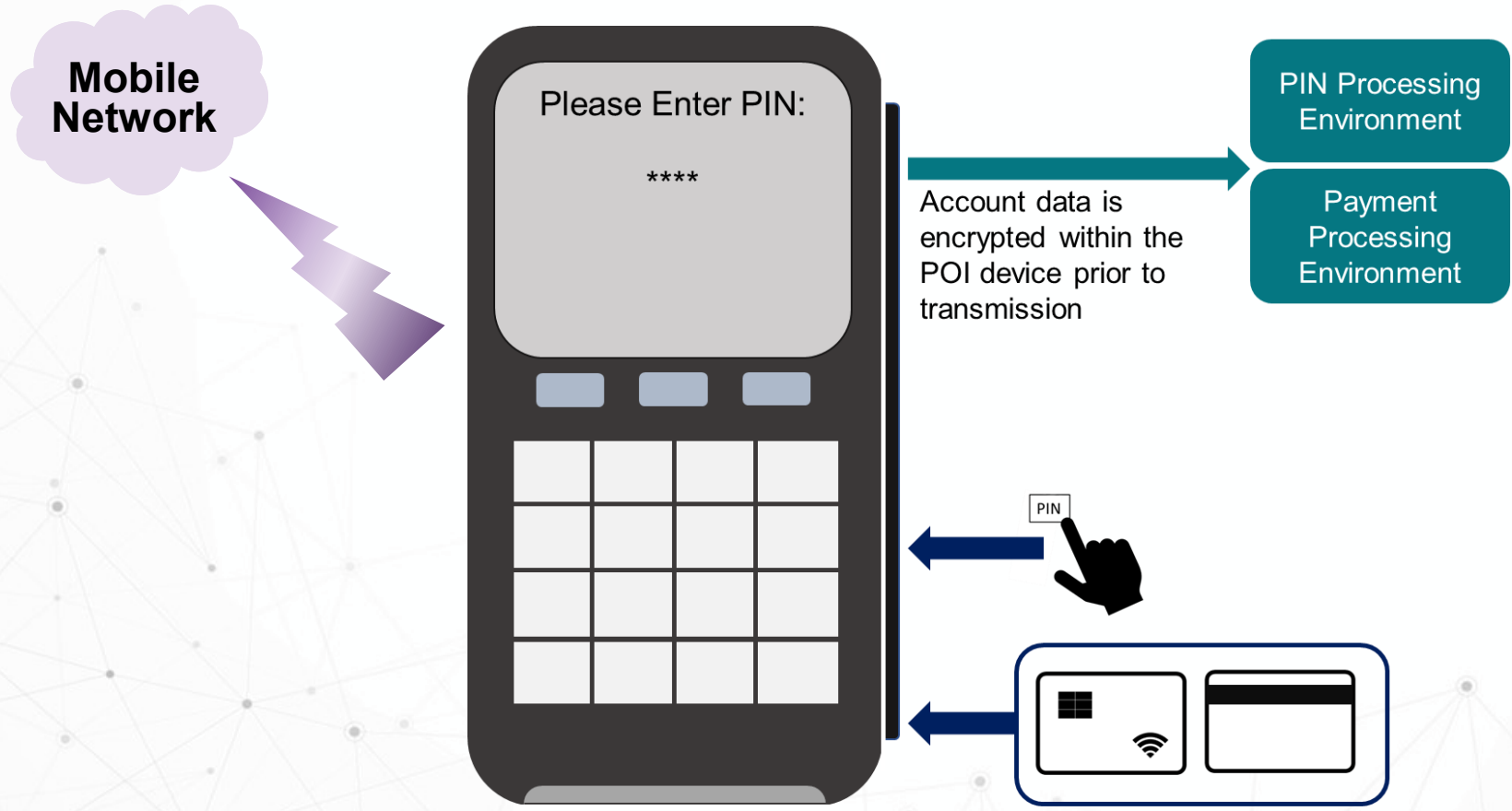


**Is this
you?**

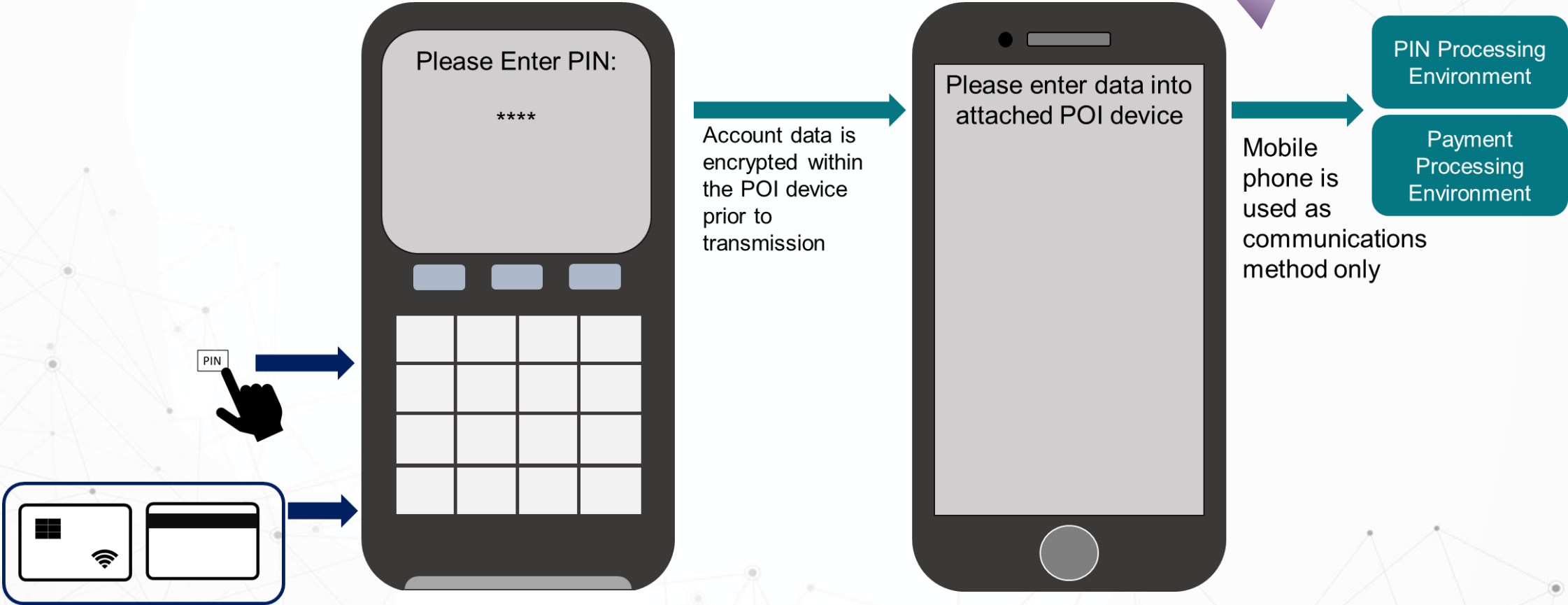


**Regretting
life choices?**

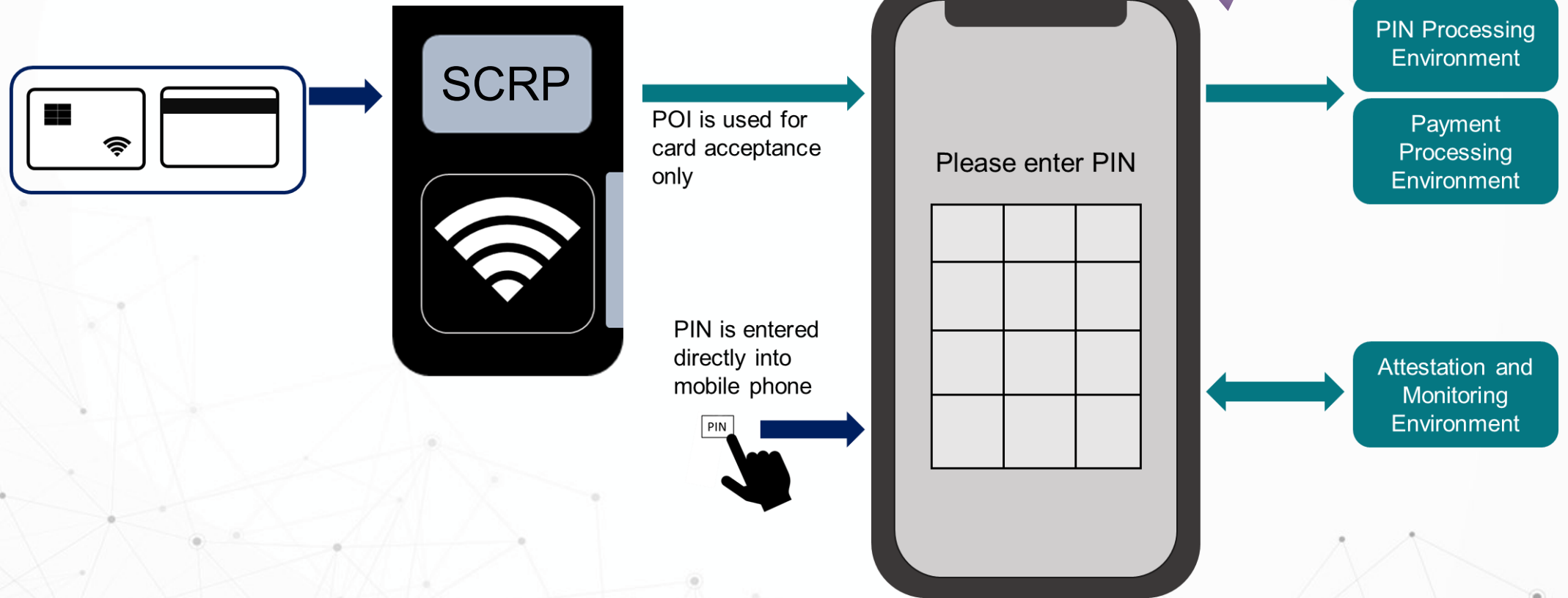
What is “Mobile Payments”?



Evolution of Mobile Payments



Evolution of Mobile Payments

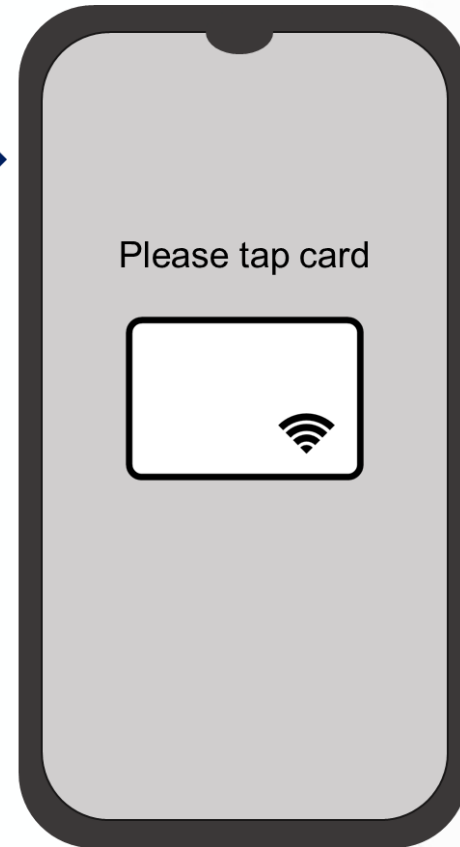


Evolution of Mobile Payments



Mobile phone is used for reading contactless card

PIN entry is not supported



Payment Processing Environment



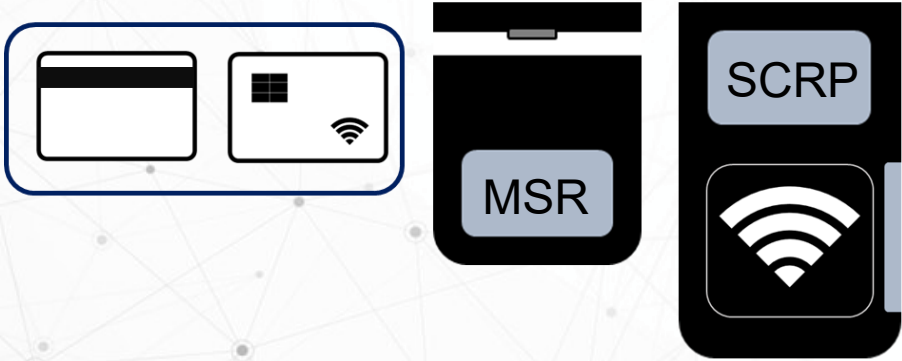
Attestation and Monitoring Environment



Mobile Network

Evolution of Mobile Payments – MPoC!

Mobile Payments on COTS



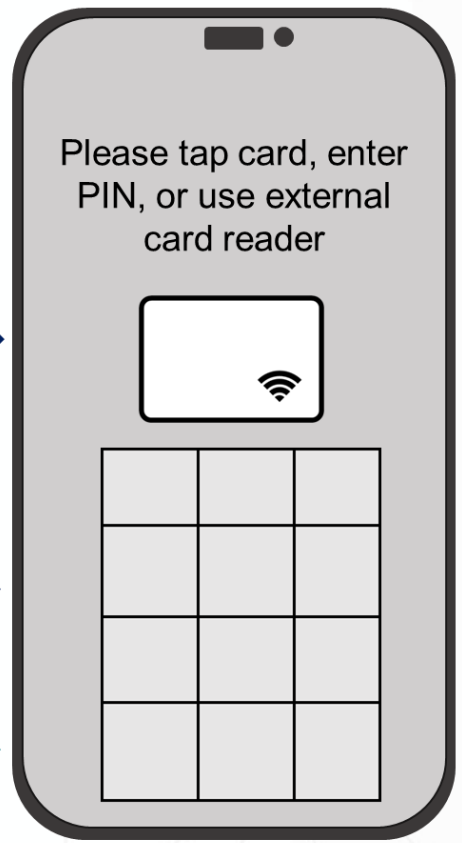
Mobile device can be used for reading contactless card



PINs can be entered directly into mobile device



External card readers can also be used for contact, MSR, and contactless cards



PIN Processing Environment

Payment Processing Environment

Attestation and Monitoring Environment

Evolution of Mobile Payments – MPoC!

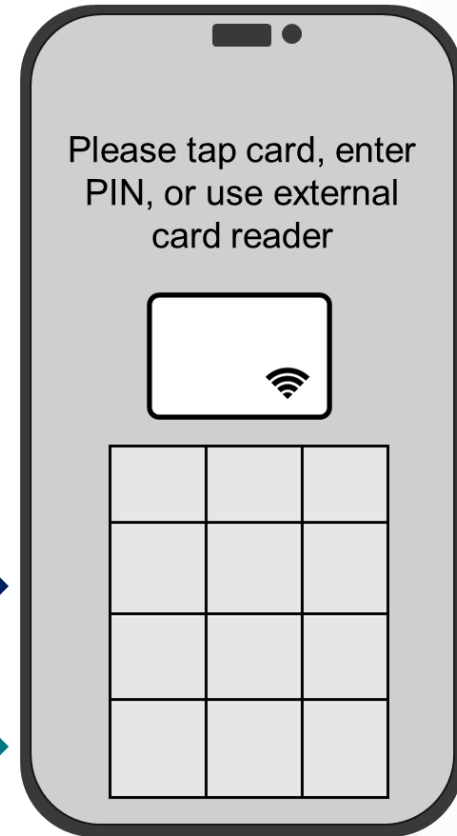
Mobile Payments on COTS



PINs are entered directly into mobile device



External card readers used for contact, MSR, and contactless cards



Mobile Network

PIN Processing Environment

Payment Processing Environment

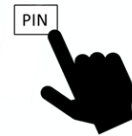
Attestation and Monitoring Environment

Evolution of Mobile Payments – MPoC!

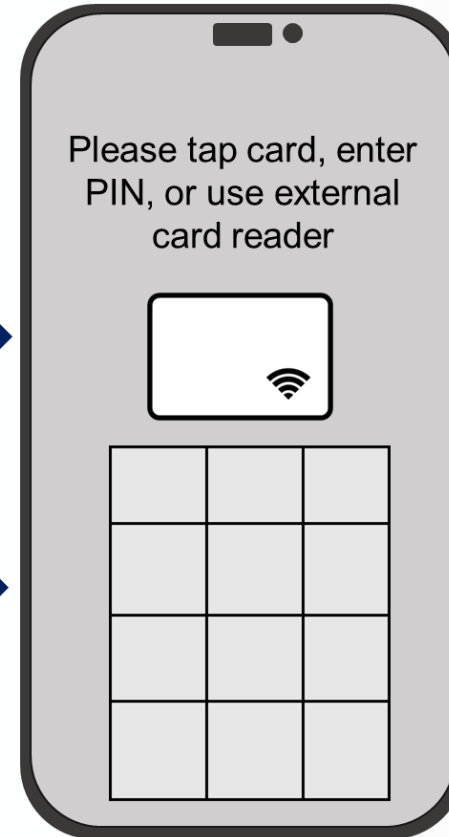


Mobile Payments on COTS

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PIN Processing Environment

Payment Processing Environment



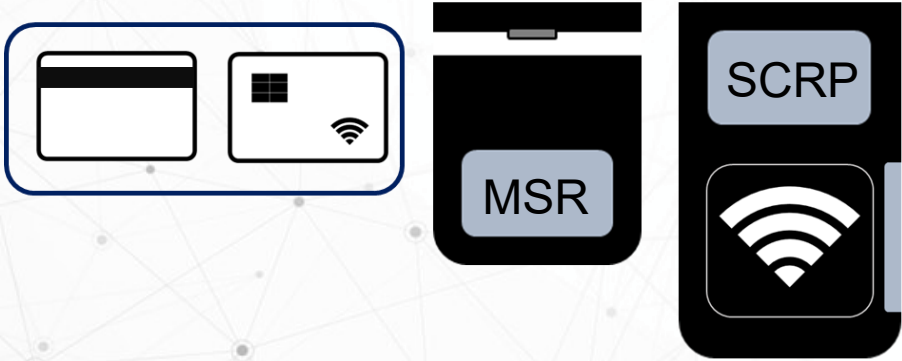
Attestation and Monitoring Environment



Mobile Network

Evolution of Mobile Payments – MPoC!

Mobile Payments on COTS



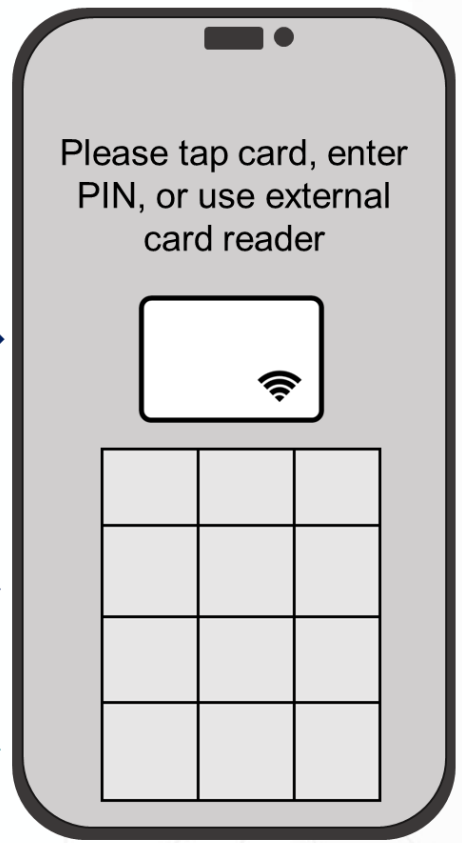
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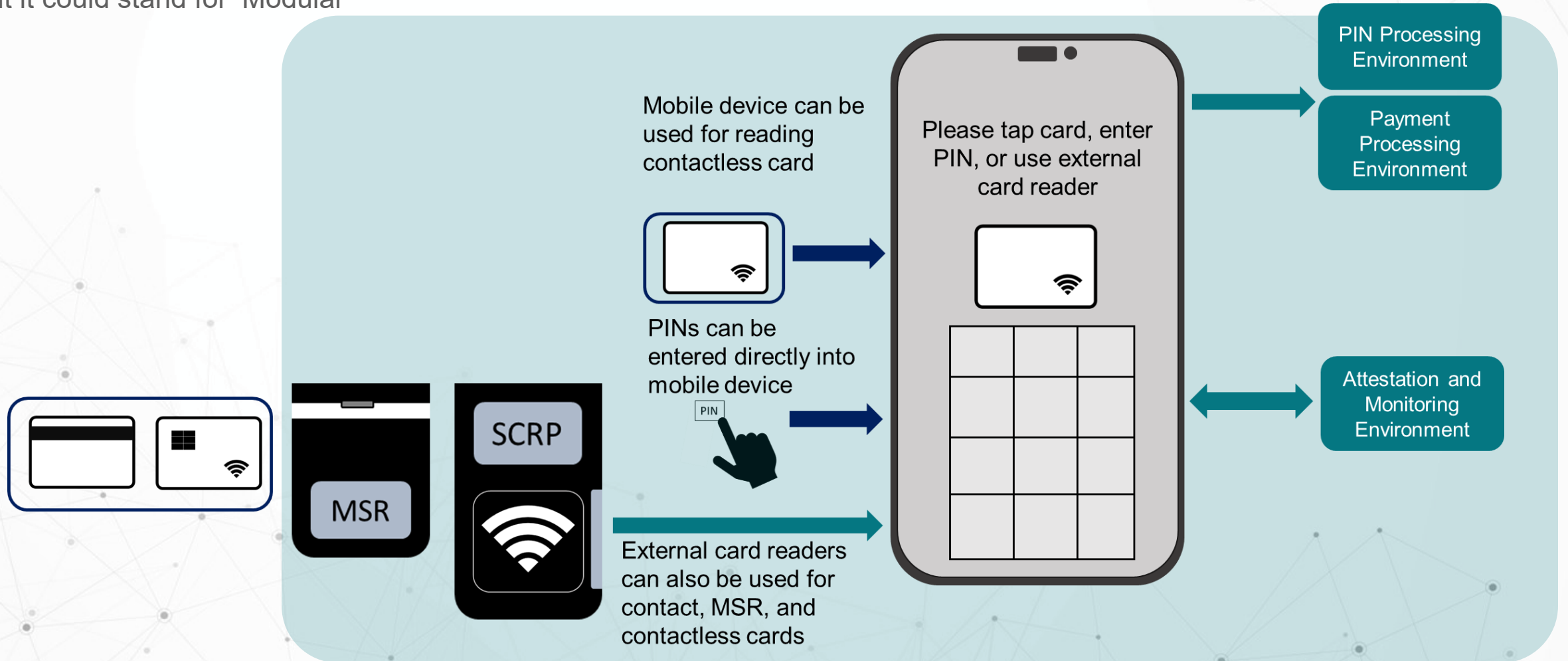
Payment Processing Environment

Attestation and Monitoring Environment

MPoC – The ‘M’ Stands for Mobile



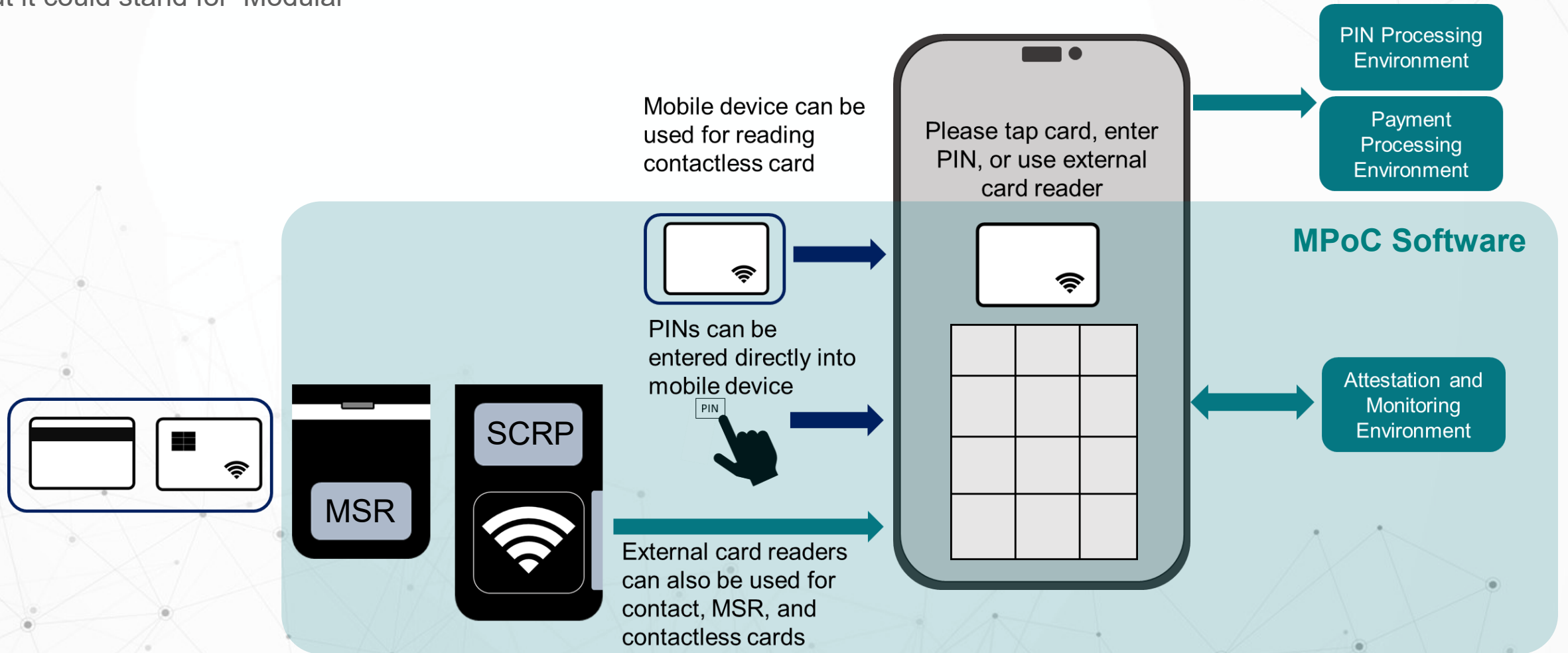
But it could stand for ‘Modular’



MPoC – The ‘M’ Stands for Mobile

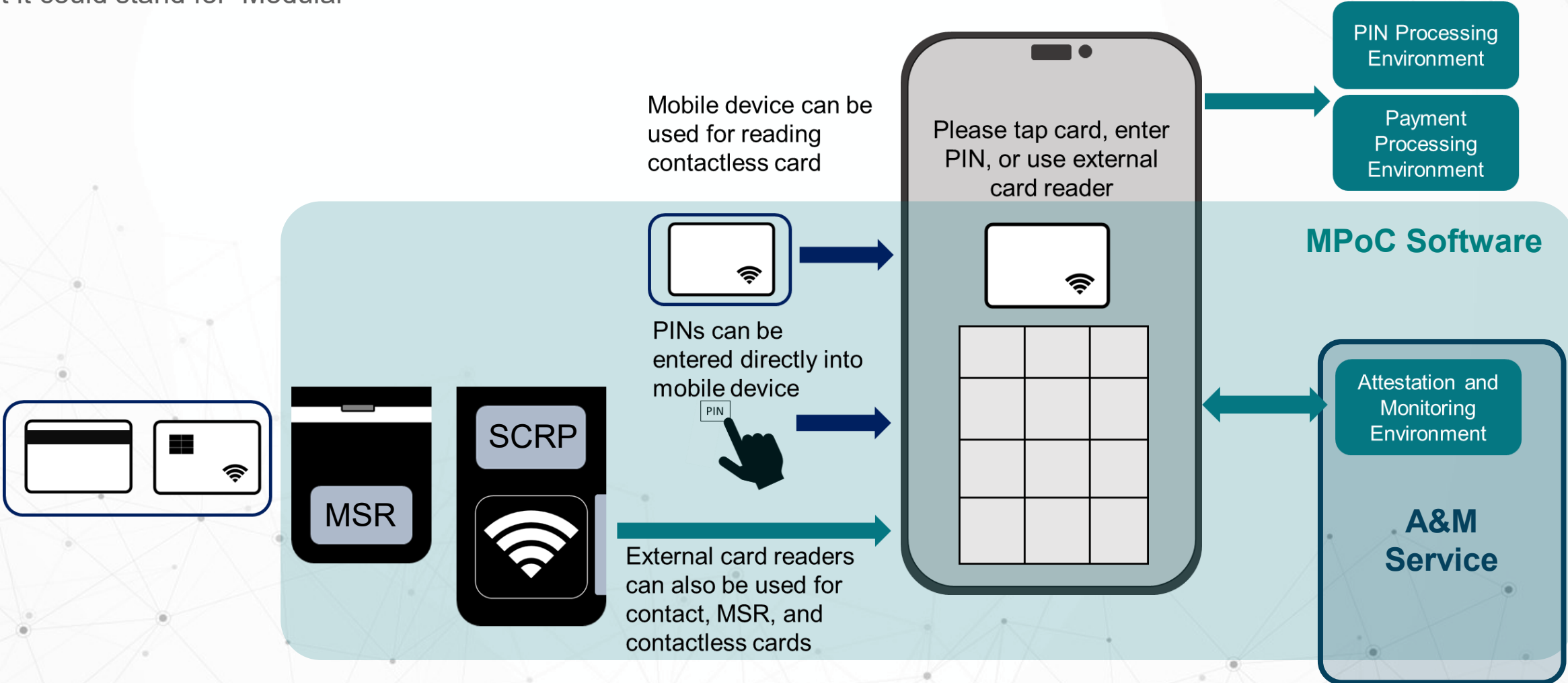


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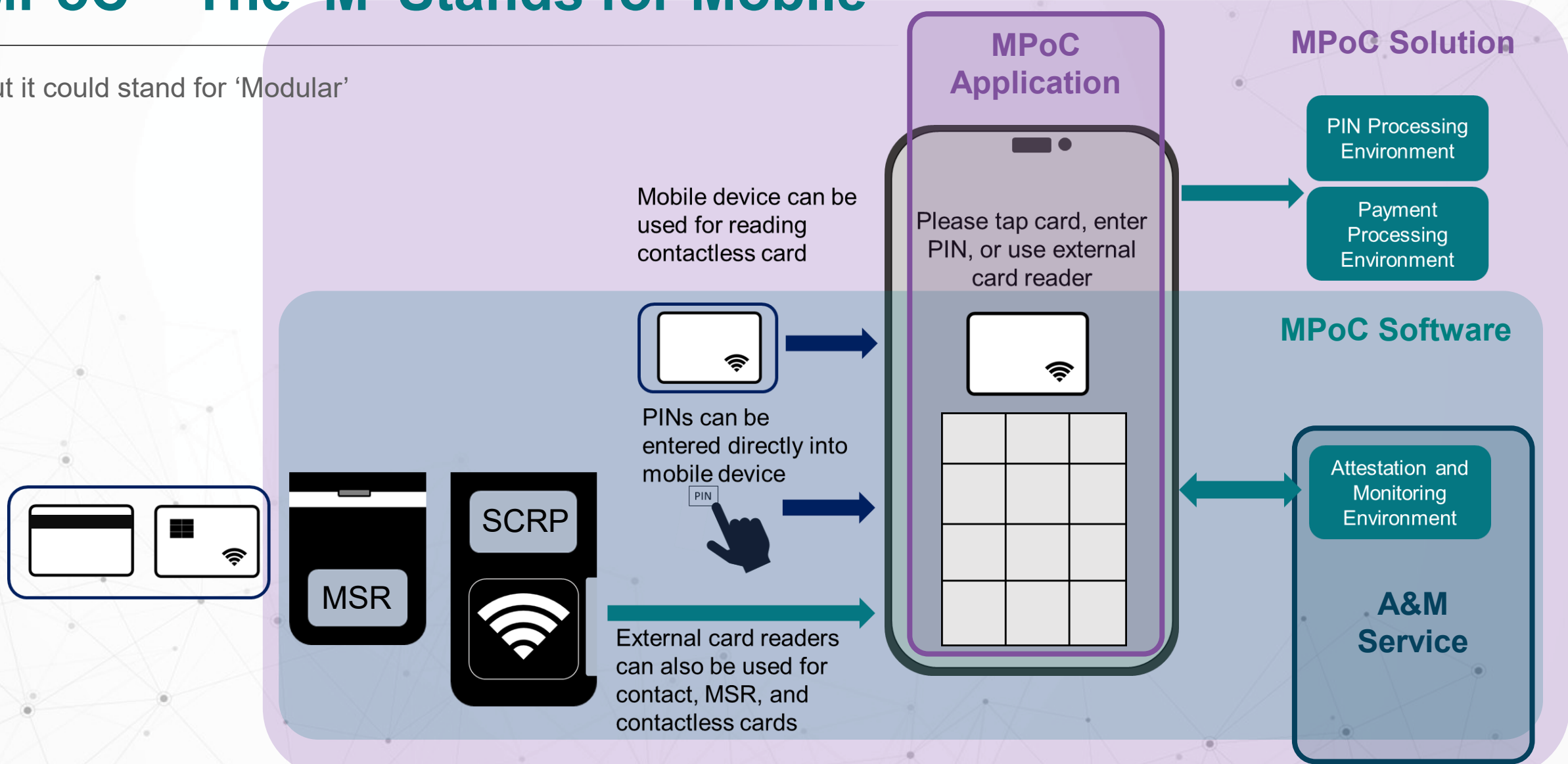
MPoC – The ‘M’ Stands for Mobile

But it could stand for ‘Modular’



MPoC – The ‘M’ Stands for Mobile

But it could stand for ‘Modular’



MPoC Structure

Operational
Domains

Development
Domains

MPoC Structure

Operational
Domains

Development
Domains

Domain 1: MPoC Software
(COTS SDK) & (A&M backend)

MPoC Structure

Operational
Domains

Development
Domains

Domain 2:
MPoC Application

Domain 1: MPoC Software
(COTS SDK) & (A&M backend)

MPoC Structure

Operational
Domains

Domain 3: Attestation and
Monitoring Service

Development
Domains

Domain 2:
MPoC Application

Domain 1: MPoC Software
(COTS SDK) & (A&M backend)

MPoC Structure



Operational
Domains

Domain 4:
MPoC Software Management

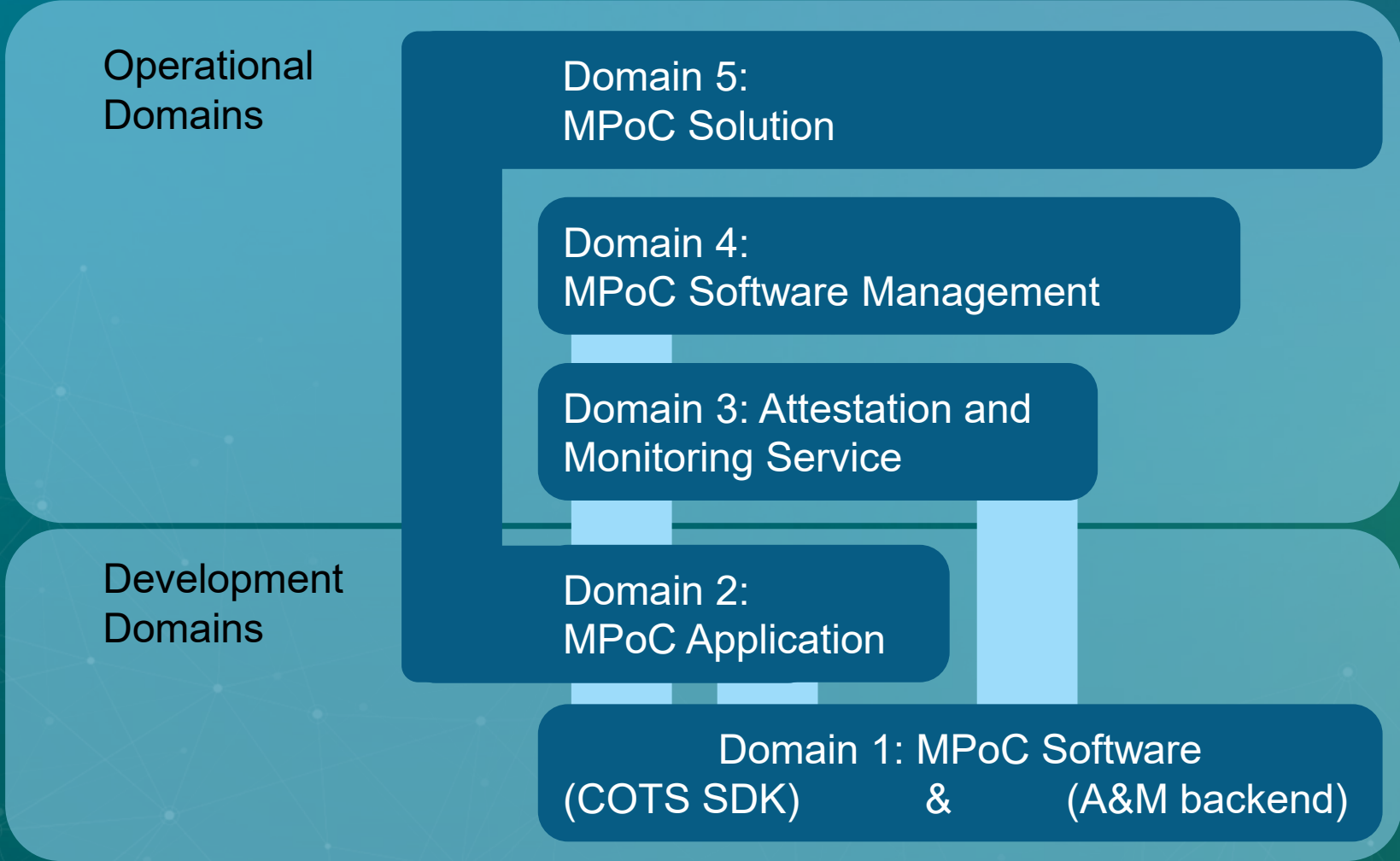
Domain 3: Attestation and
Monitoring Service

Development
Domains

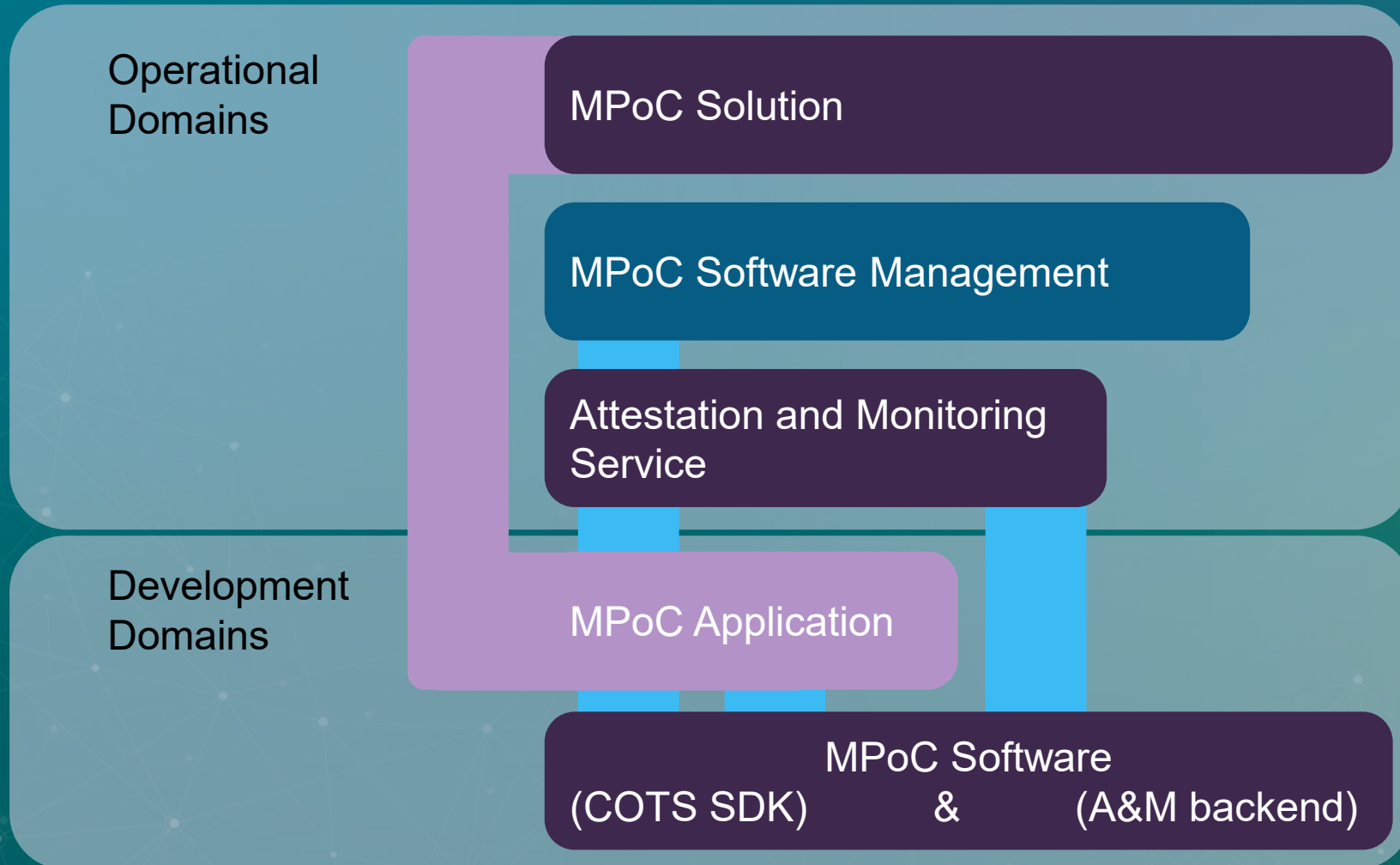
Domain 2:
MPoC Application

Domain 1: MPoC Software
(COTS SDK) & (A&M backend)

MPoC Structure



MPoC Structure





Business meeting participants seated at a conference table.

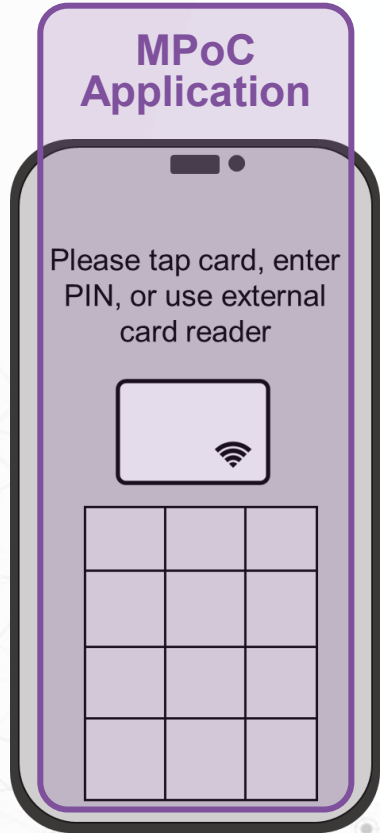
Man in a suit sitting at the head of the conference table.

Woman in a grey blazer sitting at the conference table.

Man in a blue suit sitting at the conference table.

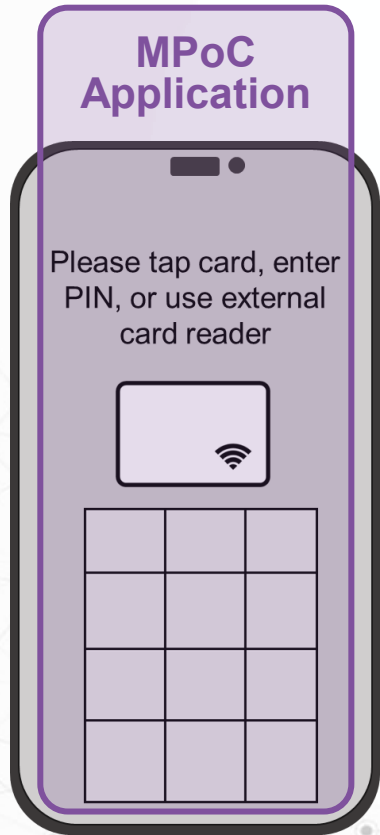


MPoC Application Types

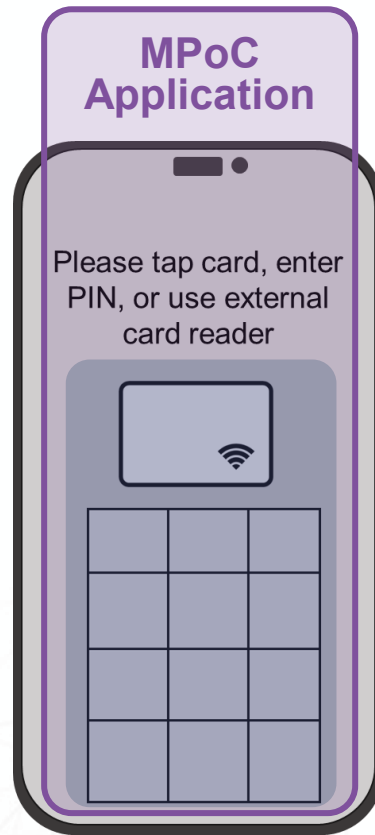


Monolithic MPoC Application
(no MPoC SDK)

MPoC Application Types

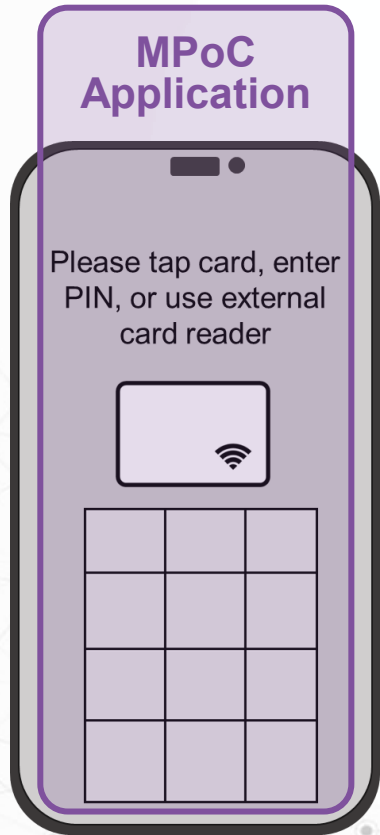


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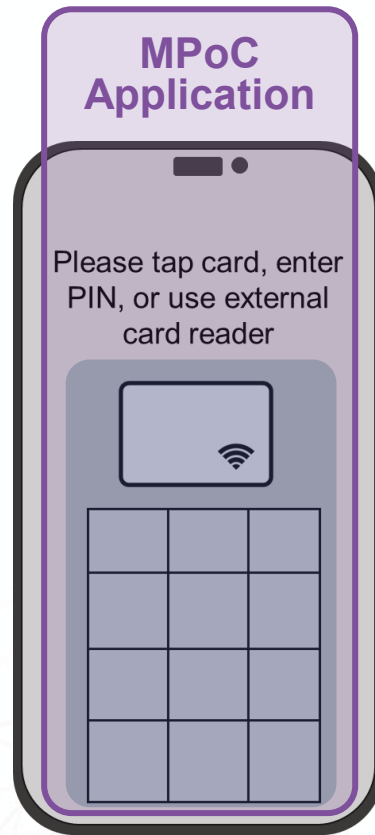


MPoC Application
integrating non-Isolated
MPoC SDK

MPoC Application Types



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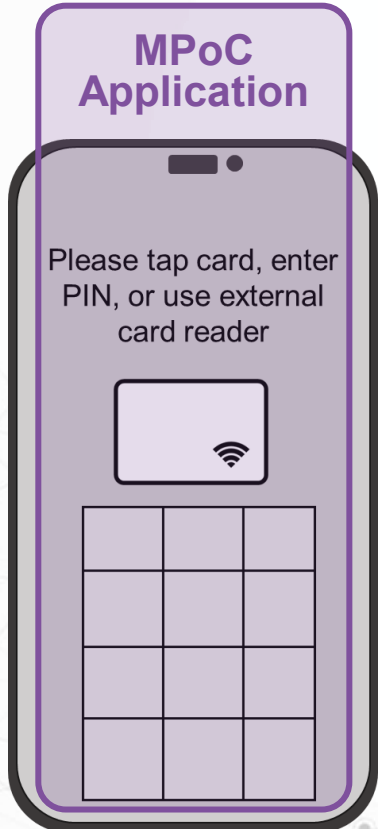


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MPoC SDK

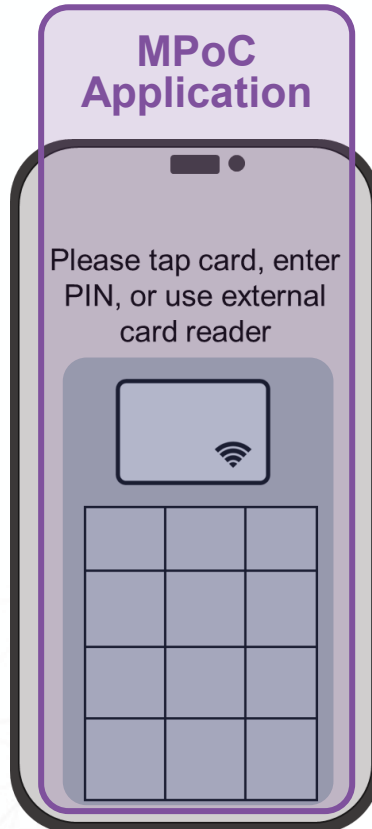


MPoC Application
integrating Isolated
MPoC SDK

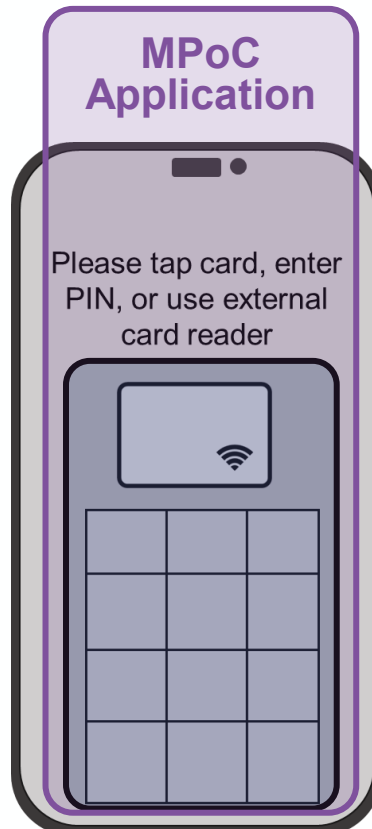
MPoC Application Types



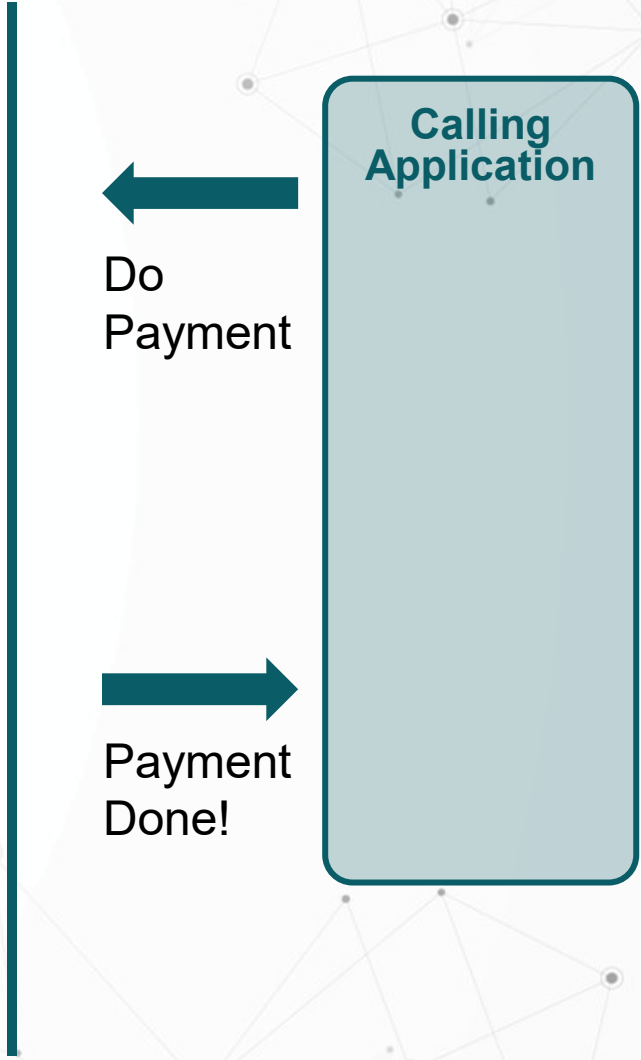
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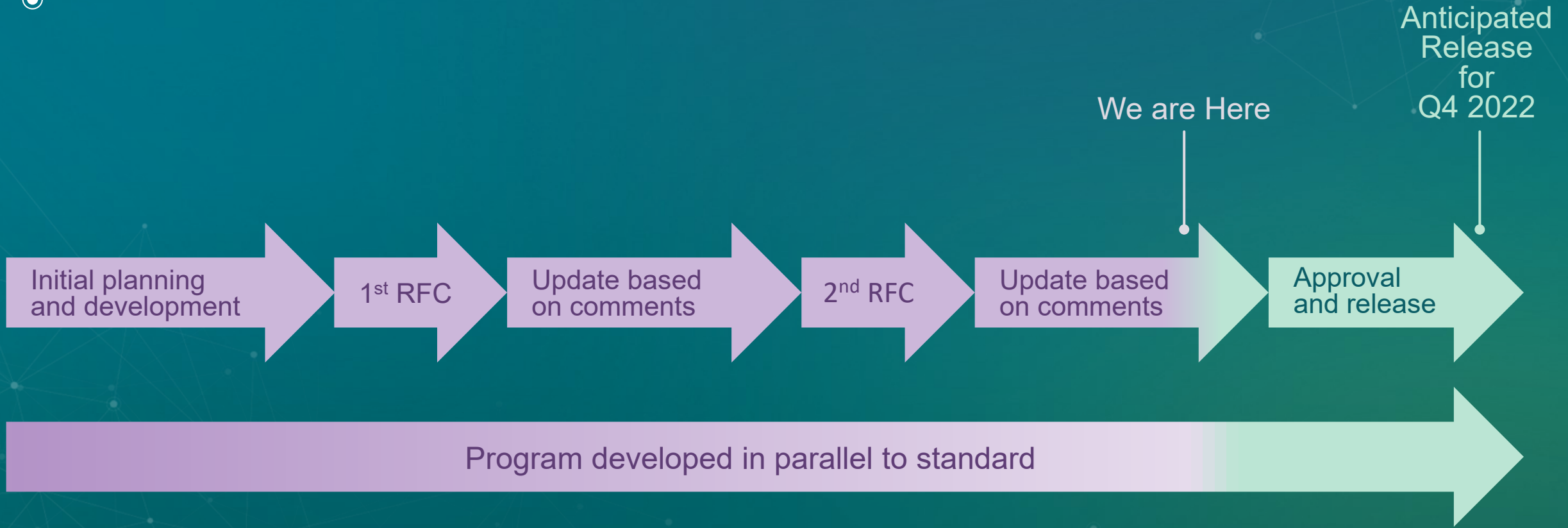
MPoC Application integrating non-Isolated MPoC SDK



MPoC Application integrating Isolated MPoC SDK



MPoC – Status and Release



**Portal and SPoC/CPoC Migration
Details to Come Q1/Q2 2023**

Mobile Payments on COTS – Summary

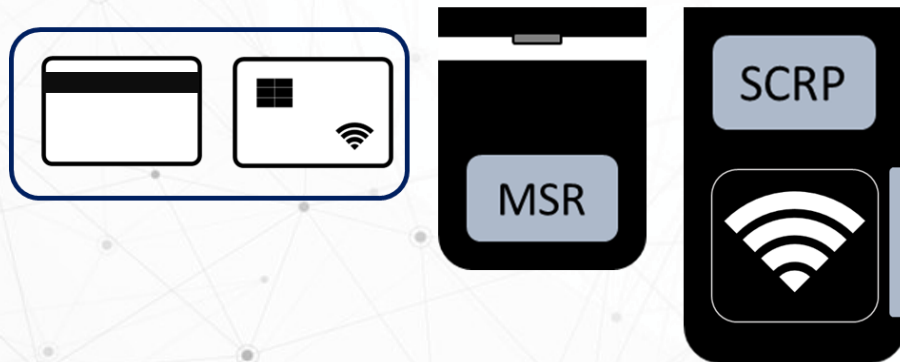
Three listed MPoC Products

- MPoC Software
- MPoC Attestation and Monitoring Service
- MPoC Solution

MPoC Solutions can support multiple MPoC Applications & MPoC Application types

MPoC Solutions can support multiple cardholder data entry methods

- per MPoC Application
- per MPoC Solution



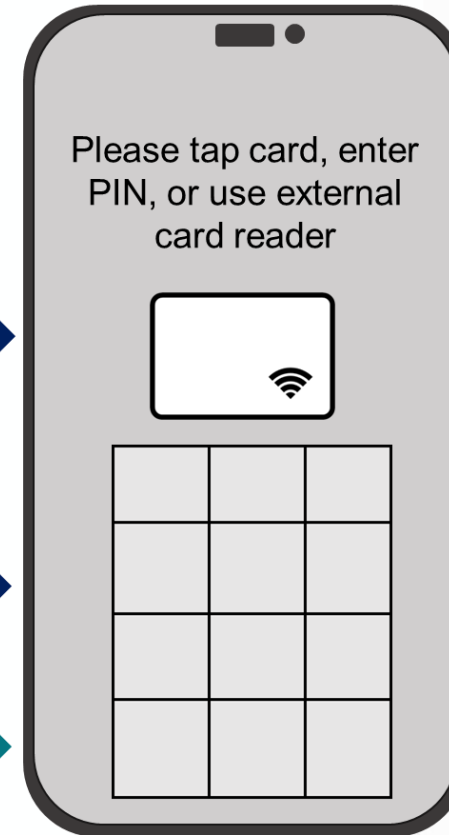
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