

Request for Comments Instructions: Mobile Payments on COTS (MPoC) v1.1 DRAFT RFC1

Thank You in Advance!

First and foremost, the PCI Council would like to thank you for taking time to review this draft of Mobile Payments on COTS Draft Standard. Your thorough review is welcome and is fundamental to our revision process. The following slides will guide your review.

RFC Overview: Mobile Payments on COTS Draft Standard v1.1

- Efforts are underway to create an updated version of Mobile Payments on COTS, or MPoC, expected as a minor version update from v1.0.1 to v1.1
- This standard will allow for implementations to accept both PIN and contactless payment cards through the COTS-native interfaces, as well as supporting external card acceptance systems such as PCI PTS POI
- This RFC is provided for the purposes of soliciting stakeholder feedback on the content and structure of the standard
- An updated draft of the standard, along with a Summary of Changes document are provided as part of this RFC

Timeline for Mobile Payments on COTS Draft Standard

The RFC period will run from **Monday, 20 May 2024** through **Thursday, 20 June 2024**.

- Be sure to submit all feedback to the Portal by 8:00pm US Eastern Time on **Thursday, 20 June 2024**.

Note: PCI SSC can only accept feedback that is received via the Portal during the RFC period. Late feedback and feedback submitted via any other channel will not be accepted.

Your Feedback

To help get the most out of your feedback, please be sure to:

- Identify the document, page, section/requirement, and sub-requirement (if applicable) that your feedback refers to. Please use the page numbers displayed at the bottom of the document pages for the page references.
- Please be as detailed as possible with your comments and feedback.
- Please provide feedback on all aspects where appropriate. Specific areas of focus are also suggested later in this slide deck
- Include suggestions for addressing your comments in the Suggested Solution field. For example, suggest new content for clarifying a draft requirement or additional guidance to be included.
- Submit your feedback via the portal. **Feedback that is not provided via the portal will not be considered.**

Your Feedback (Cont.)

- As a reminder, you will be required to agree to a Non-Disclosure Agreement (NDA) to download the document.
- **Your feedback, your organization's name, and how PCI SSC actioned your feedback comments will be made available for review by RFC participants in the [PCI SSC portal](#).**
 - Review the PCI SSC [RFC Process Guide](#) for more information
 - Please avoid including company sensitive information and remember to keep your comments professional and collaborative
- Each company is asked to consolidate their feedback and include a maximum of 100 feedback entries.

RFC Focus Questions

- Do the changes made in this draft v1.1 address stakeholder concerns and increase the flexibility and utility of the MPoC standard?
- Do the changes create security concerns or challenges for those looking to rely on or deploy MPoC validated products?
- Are there items removed, moved, or added from MPoC v1.0.1 which should be reconsidered?
- Is the requirement for the integration of Isolating SDKs (requirement 1G-1.12) sufficient and appropriate?
- Are there changes to the attack costing structure or values which should be considered as part of this revision?
- Do the changed requirements allowing for non-SCRIP type POI devices sufficiently mitigate the risk of cleartext cardholder data being output into the attached COTS device, whilst also providing flexibility to interface to different types of POI device?

Accessing Documents and Submitting Feedback

- Go to the portal: <https://programs.pcissc.org>.
- Log-in with your username and password.
 - If you don't know your password, click "Forgot your password" to create a new password. If you do not have a username, please contact the Program Manager mobile@pcisecuritystandards.org for assistance.
- Click on "*Mobile Payments on COTS Draft Standard v1.1 RFC*"
- Accept the non-disclosure agreement (NDA).
- Click to download the document.
- To enter feedback, select the Document, Section/Requirement, Sub-Requirement (if applicable), and Page Number.
- Enter your Comments and Suggested Solution for each feedback item.
- Please remember to "Save draft comments" after each entry to ensure your work is saved.
- Once you have entered all your feedback, select "Submit feedback" at the bottom of the screen. You will be asked if you are sure. Once you select "Ok", you will not be able to add or edit your feedback. Upon submission of your feedback, a confirmation email will be sent.
- Alternatively, you can download the feedback spreadsheet, input your feedback, save, and then upload the file back to the Portal.

Who has access to the feedback?

- The primary contact(s) for your company can access the RFC documents via the Portal.
- The role of the primary contact is to coordinate your company's review the RFC materials, collect and consolidate all comments and suggested solutions, and submit your company's feedback to PCI SSC via the Portal before the due date.
- If you are unsure who the primary contact is for your company, please contact mobile@pcisecuritystandards.org for assistance.