

# MPoC and Mobile Updates



# Mike Thompson

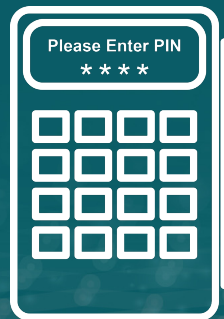
Director, Solutions  
PCI Security Standards Council



# A Brief History (of Face to Face Payments)

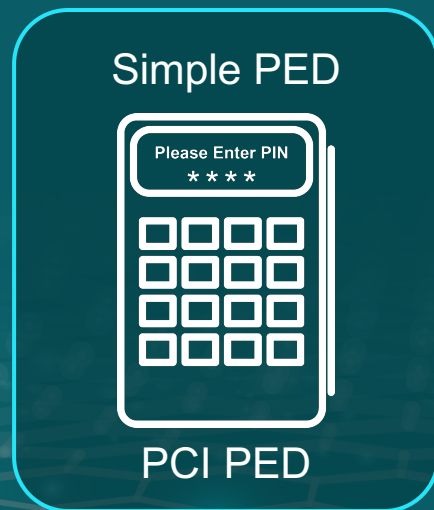
- 'Point of Interaction' (POI) devices started out as simple PIN Entry Devices (PEDs)

Simple PED



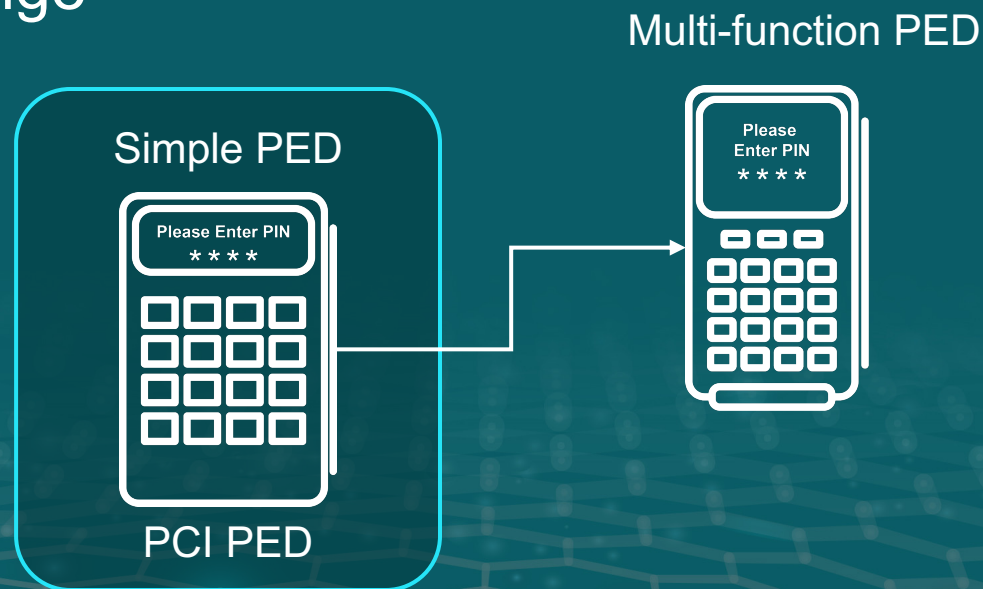
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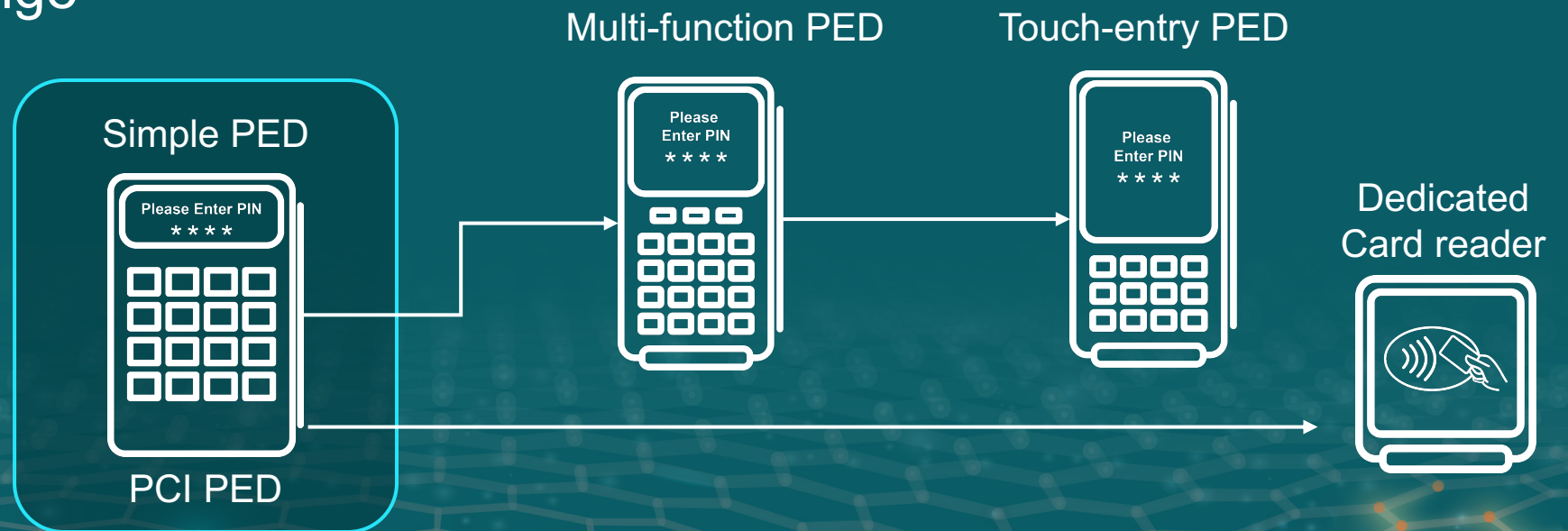
# A Brief History (of Face to Face Payments)

- 'Point of Interaction' (POI) devices started out as simple PIN Entry Devices (PEDs)
- New payment types & engagement models have driven change



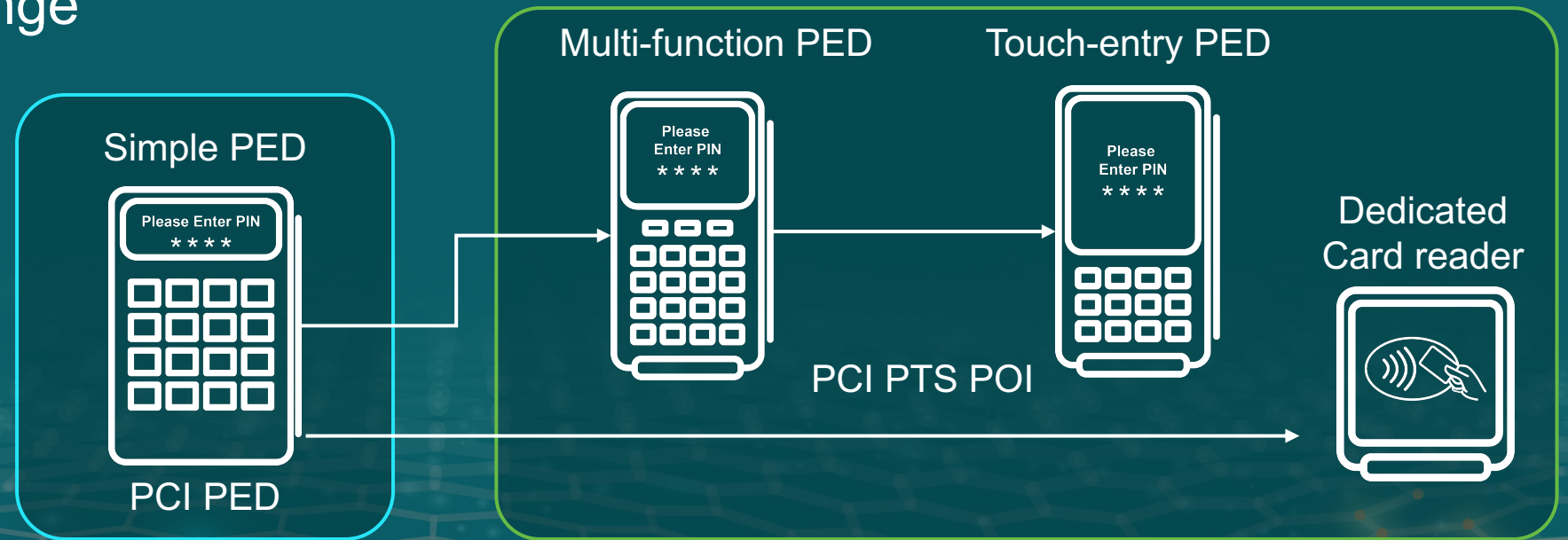
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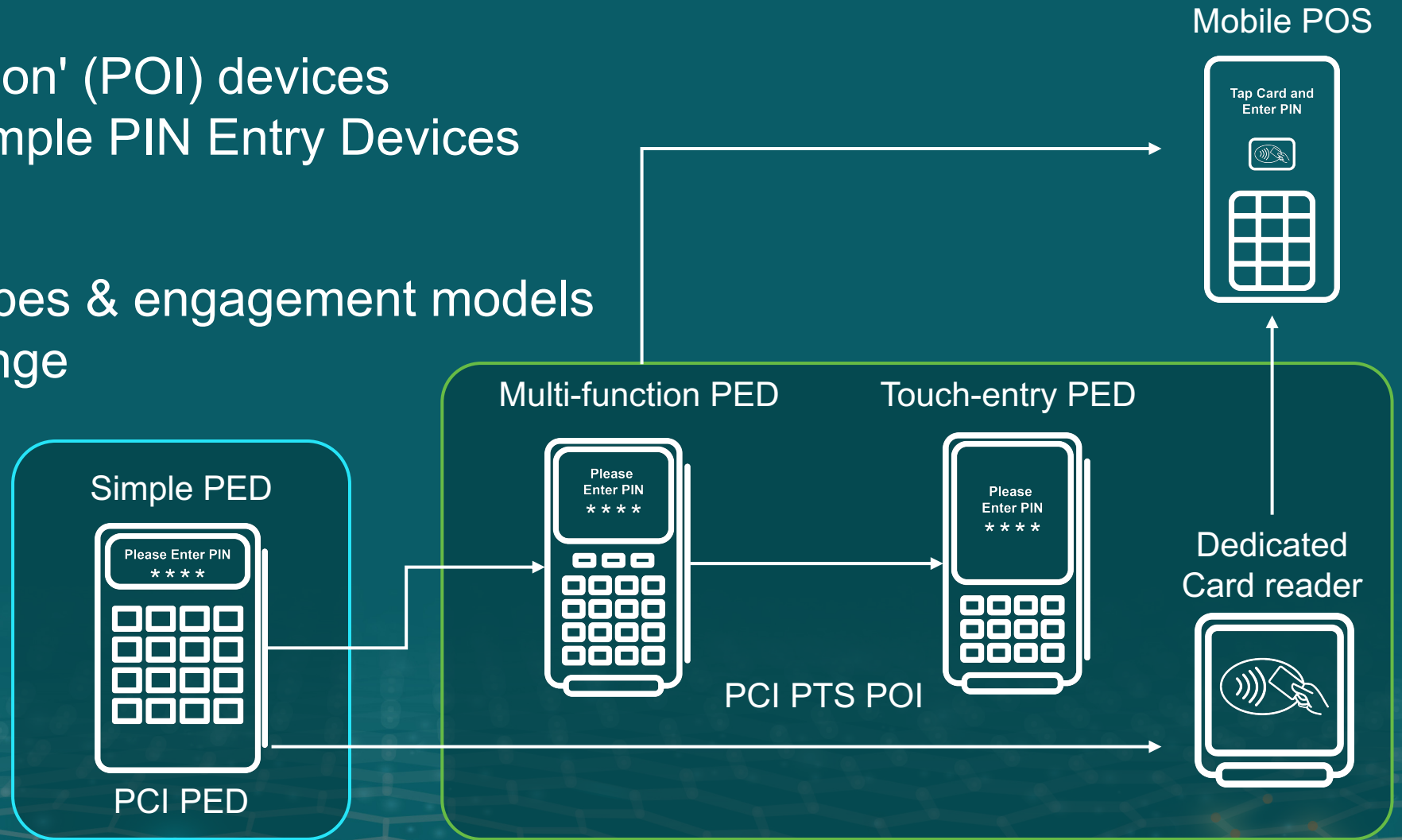
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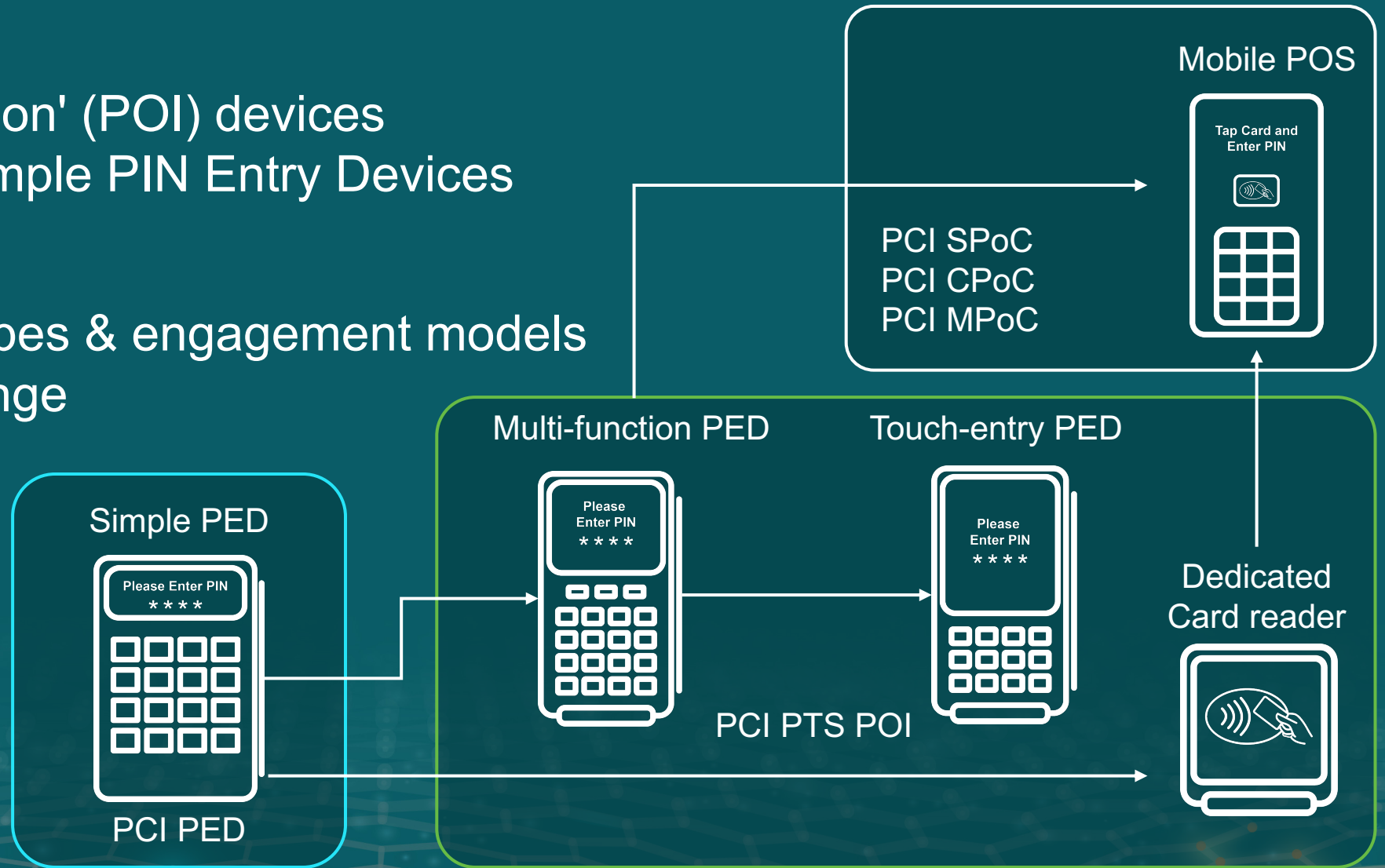
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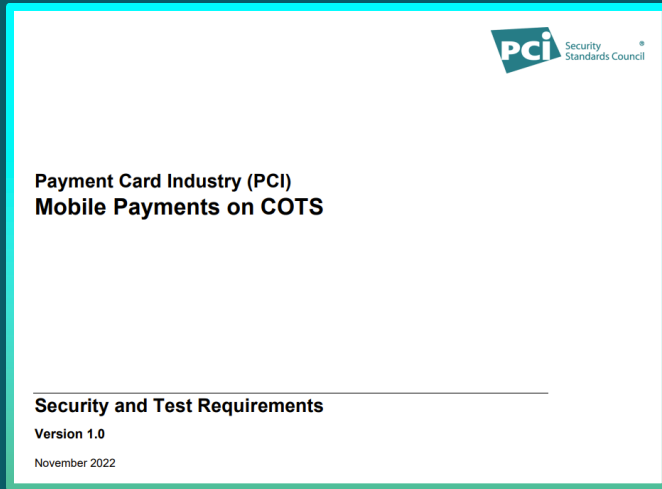
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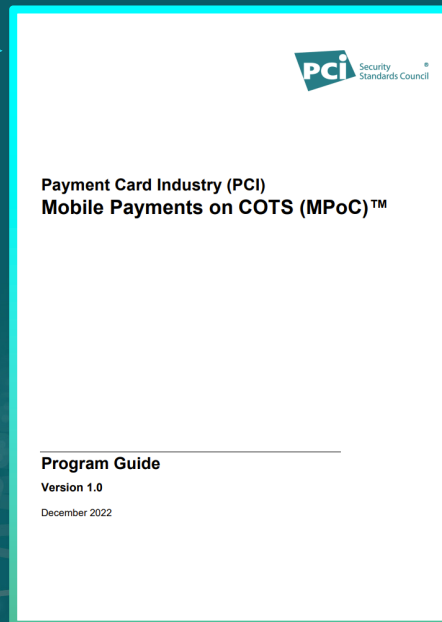


# PCI MPoC (Mobile Payments on COTS)

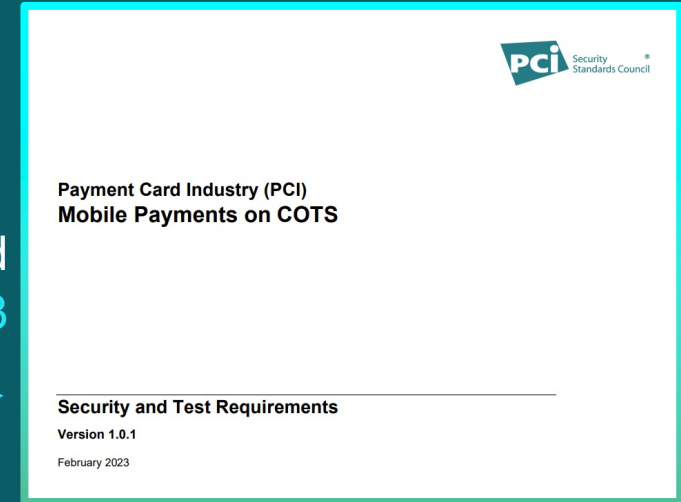
PCI MPoC v1.0.1  
Standard  
February 2023



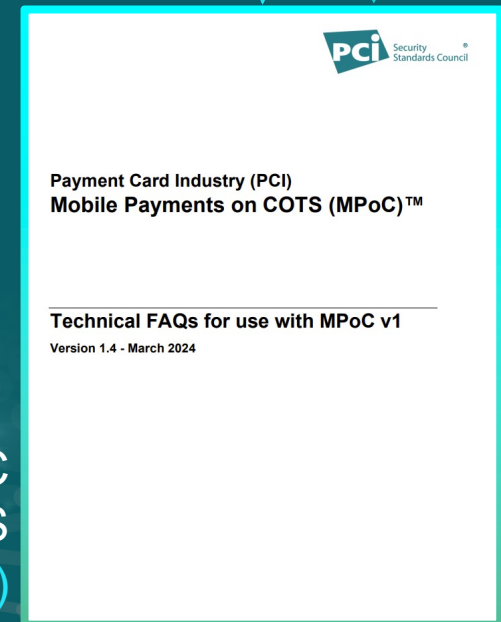
PCI MPoC v1.0 Standard  
November 2022



PCI MPoC v1.0  
Program Guide  
December 2022



PCI MPoC  
Tech FAQs  
(as required)



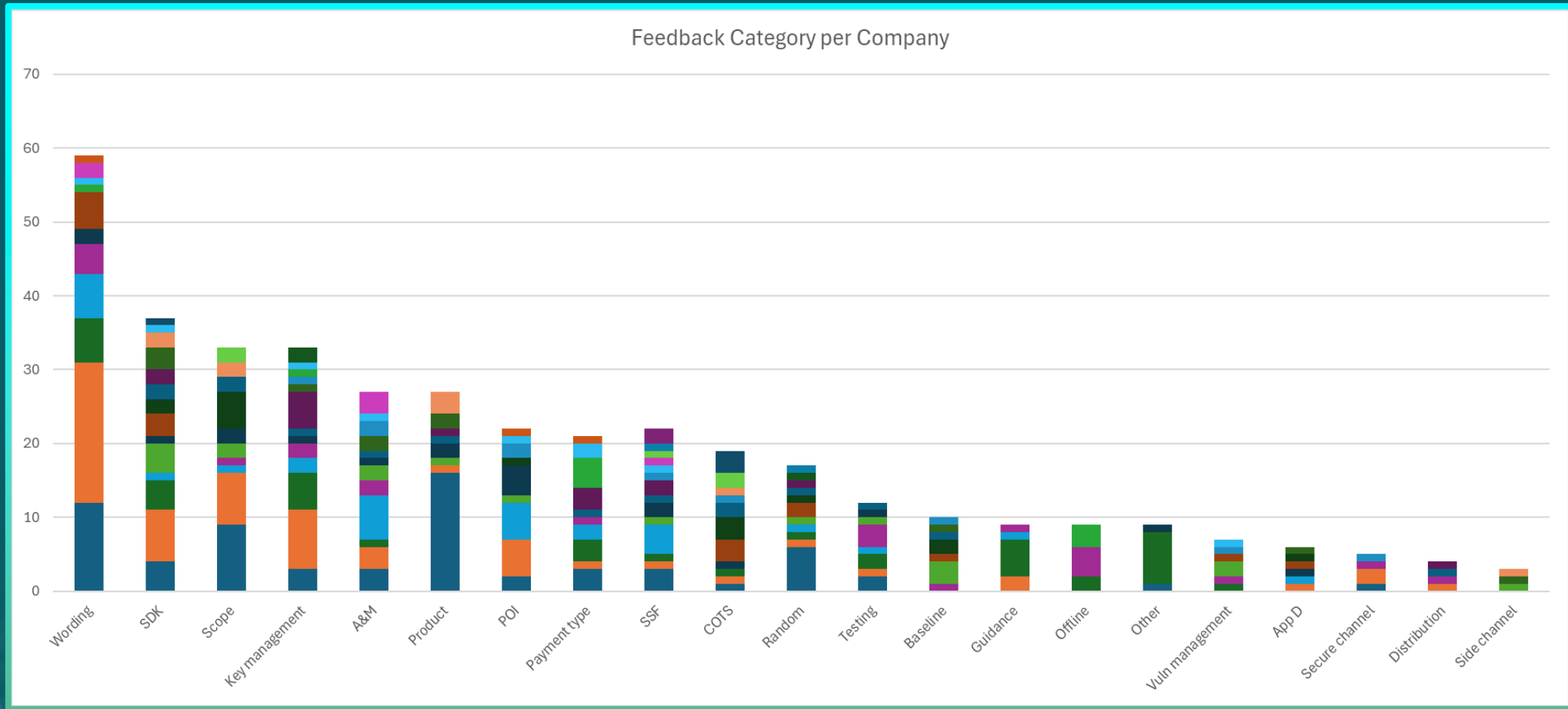
# MPoC v1.0.1 Feedback

- Laboratory testing of MPoC Apps is too burdensome
- Increased support for different types of POI devices is required
- The MPoC Product types supported limit potential deployments
- Some requirements are unnecessary
- Some key management requirements are too strict
- The definition of COTS is too restrictive

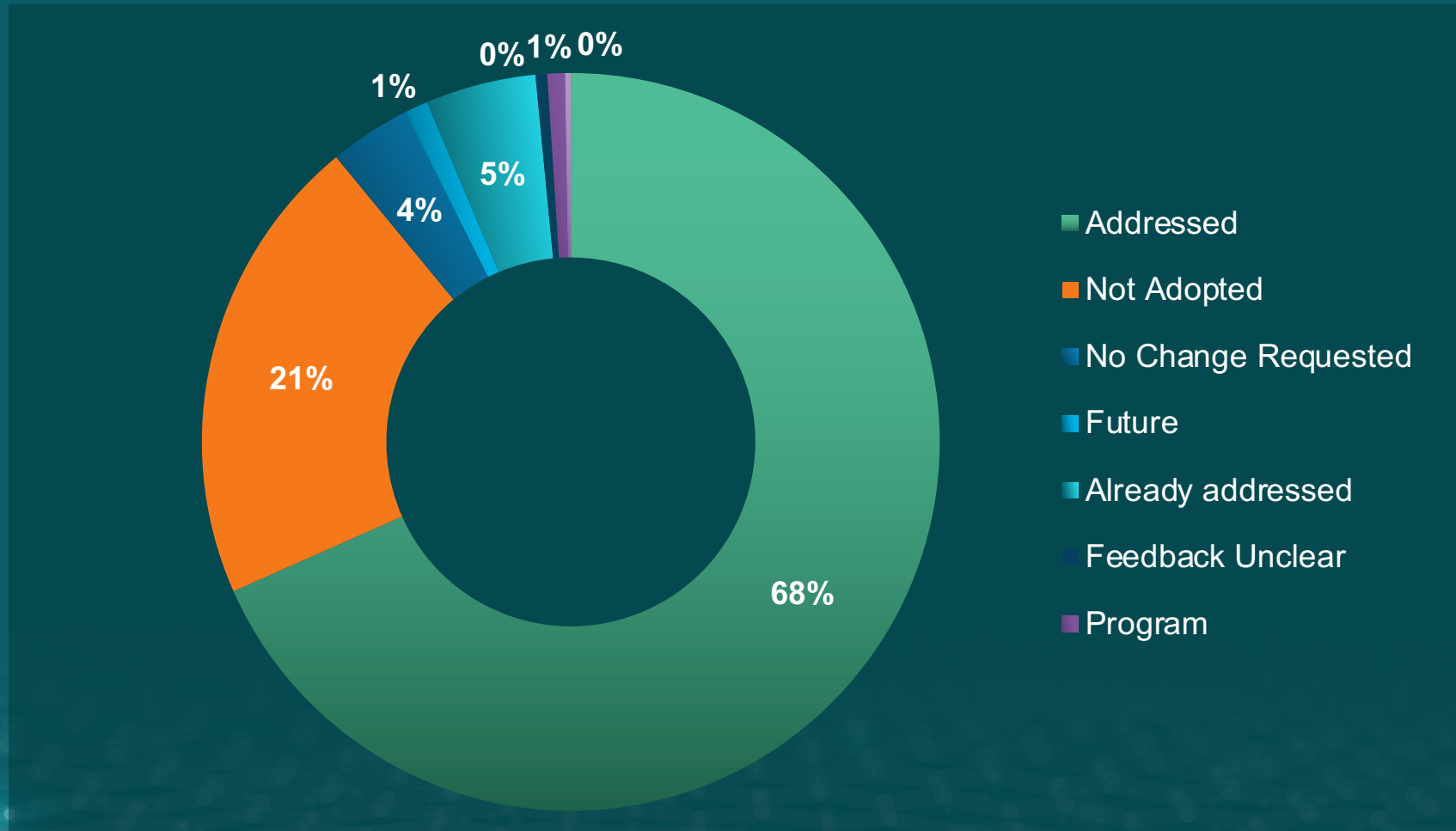


# MPoC v1.1 RFC

## Feedback Categorization



# MPoC v1.1 RFC Disposition

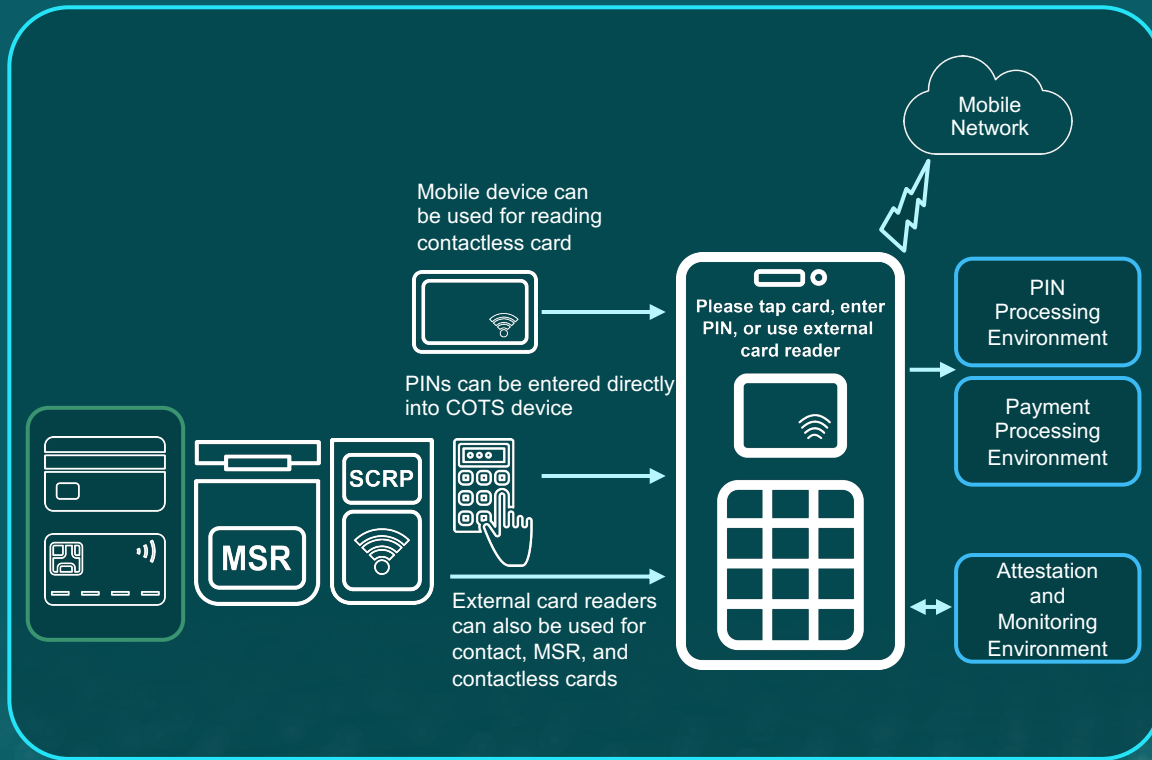


# MPoC v1.1 – Change Highlights

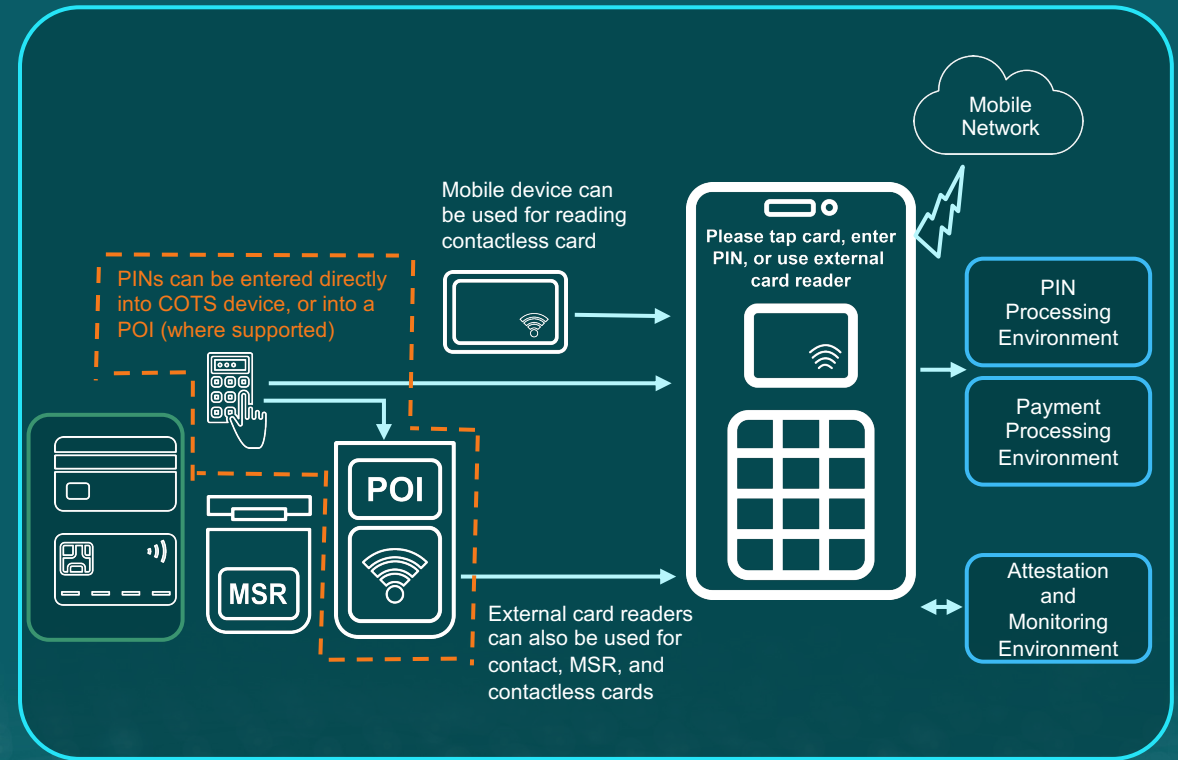
- The integration of an 'isolated MPoC SDK' into an MPoC Application can be verified directly by the vendor of the MPoC SDK
- MPoC A&M Service → MPoC Service (A&M), or MPoC Service (A&M and Payment Processing)
- Allow for one MPoC SDK to integrate another MPoC SDK
- Allow for MPoC SDK to have integrating COTS-based software manage payment secure channel
- Removal of Secure Software validation requirement for backend A&M software
- Integration of existing MPoC v1.0.1 Tech FAQs, add to guidance and other changes throughout
- Updated definition of COTS

# MPoC v1.0.1 vs v1.1

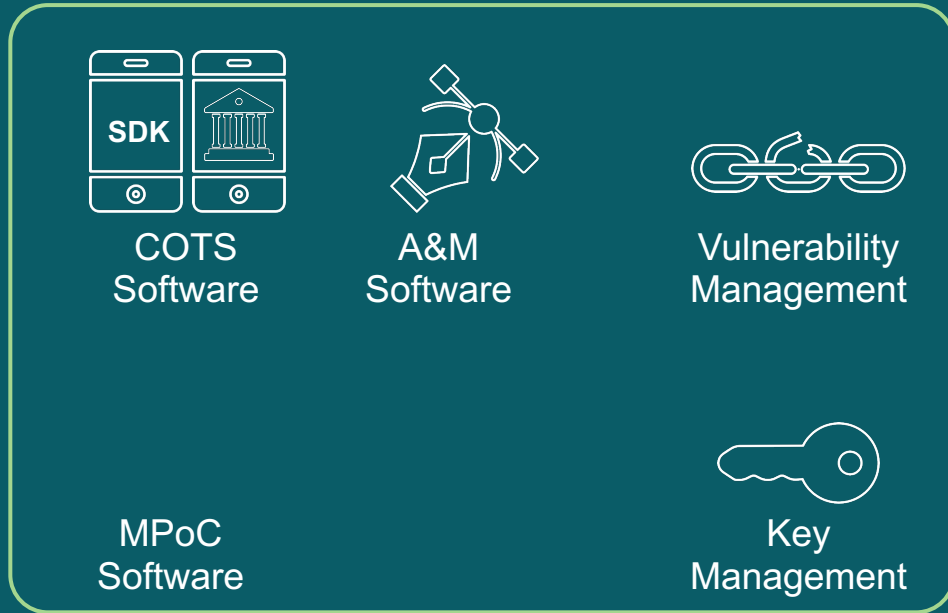
## MPoC v1.0.1



## MPoC v1.1

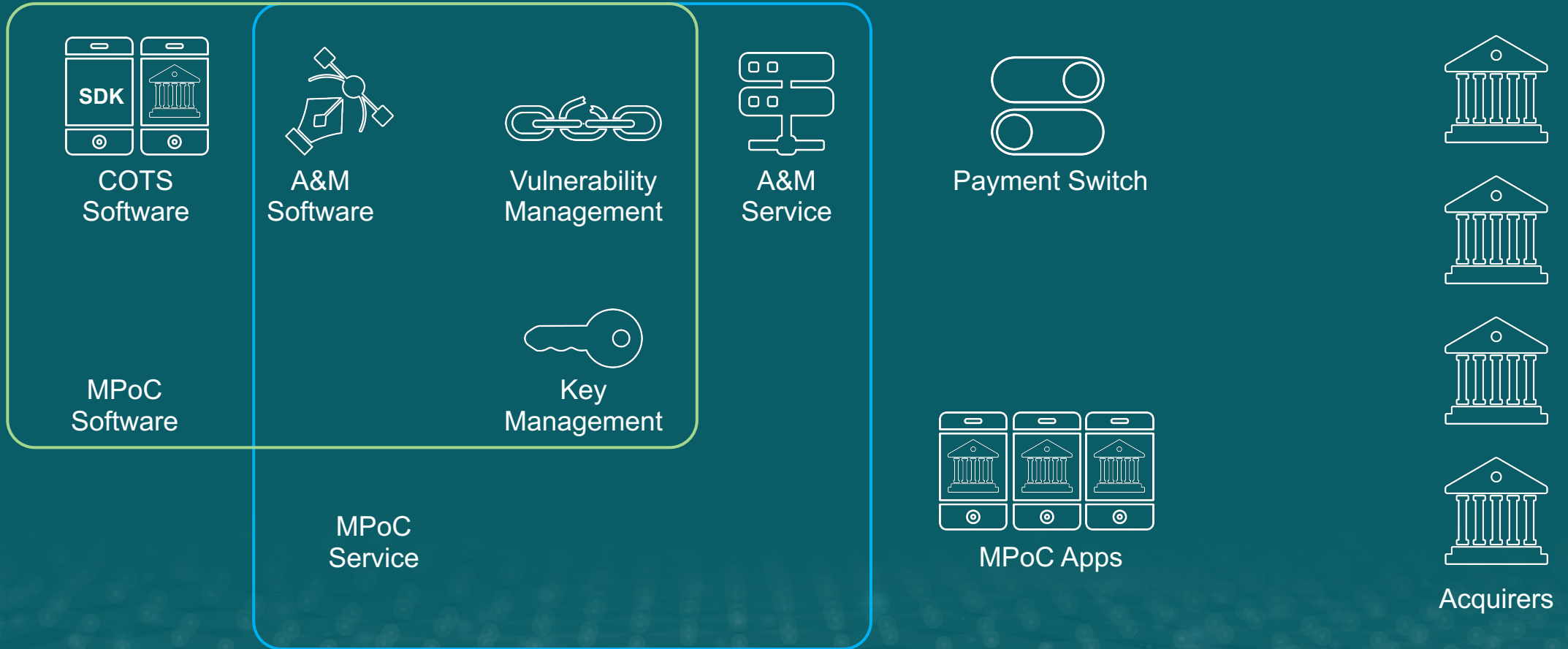


# MPoC v1.1 Product Deployment Scenarios

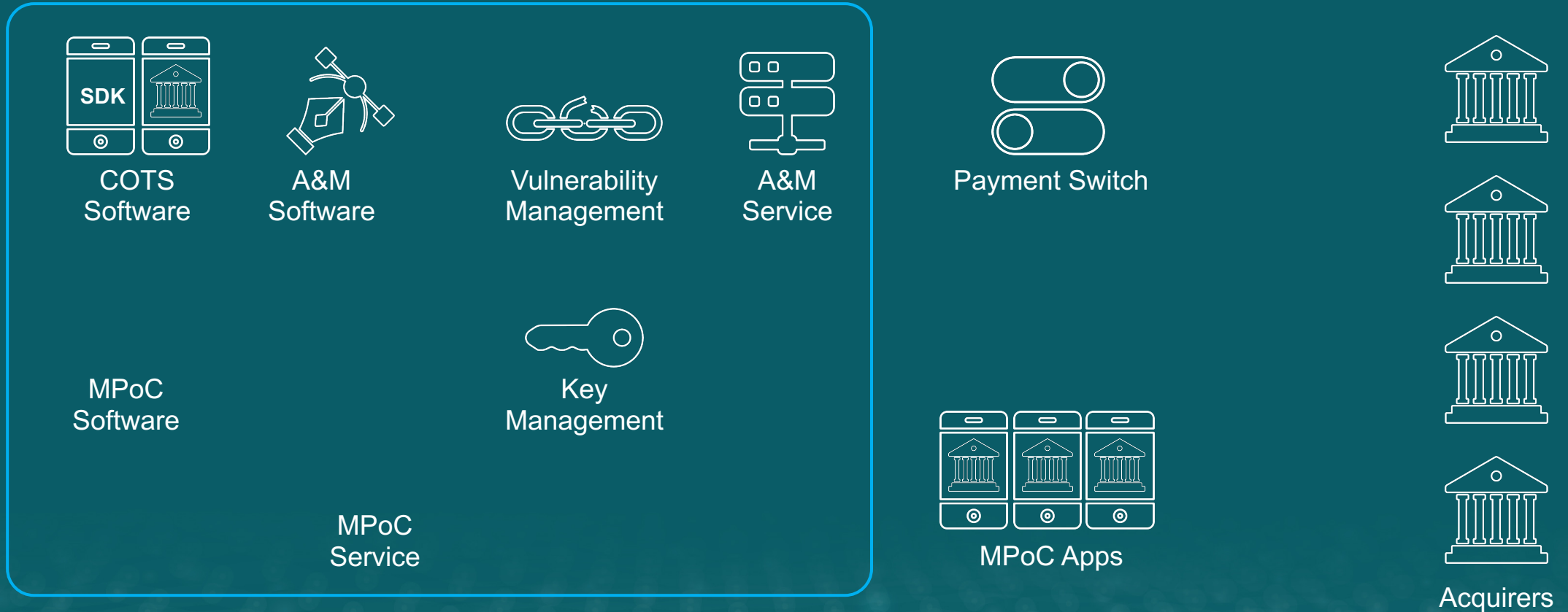


Acquirers

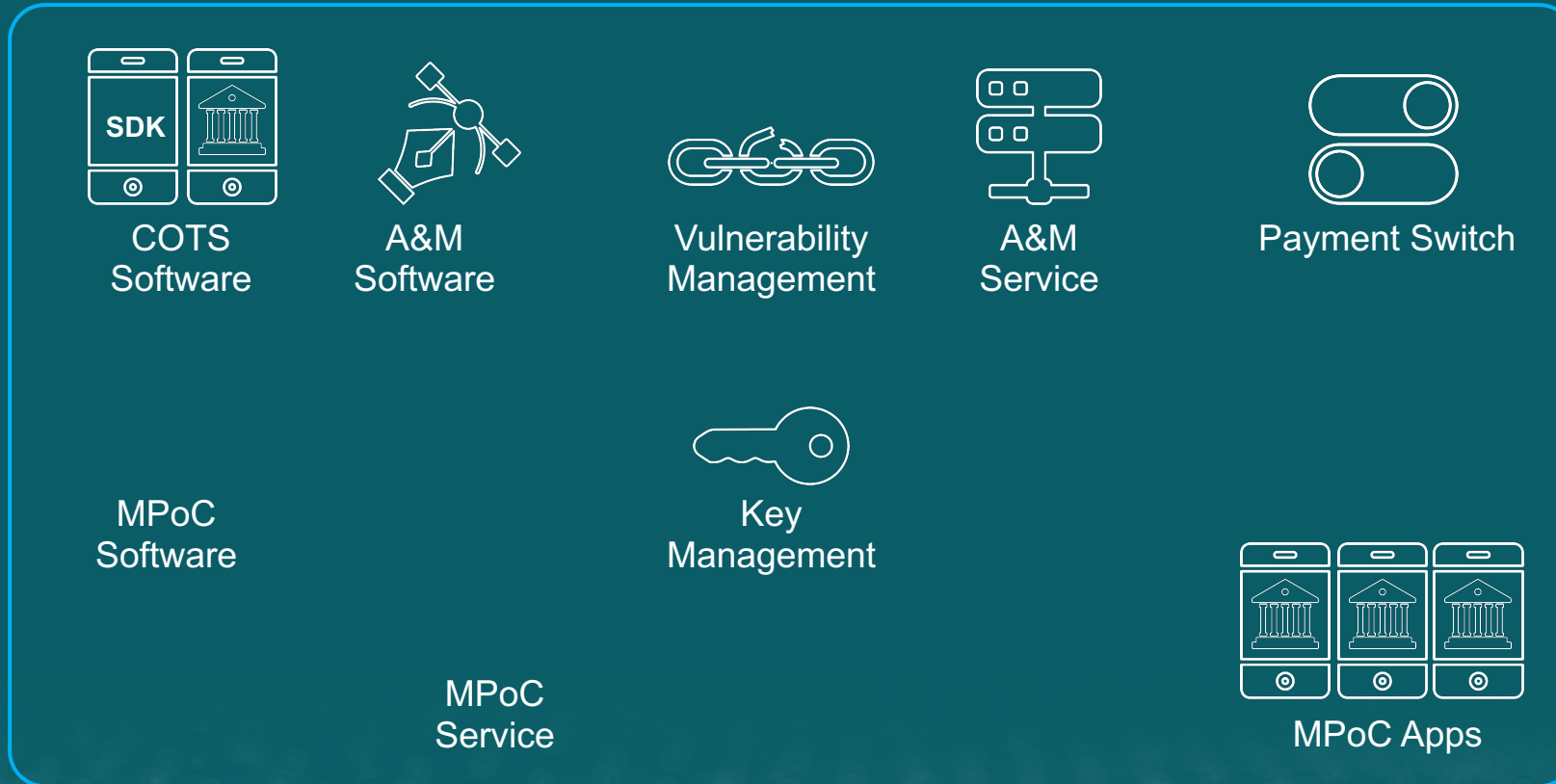
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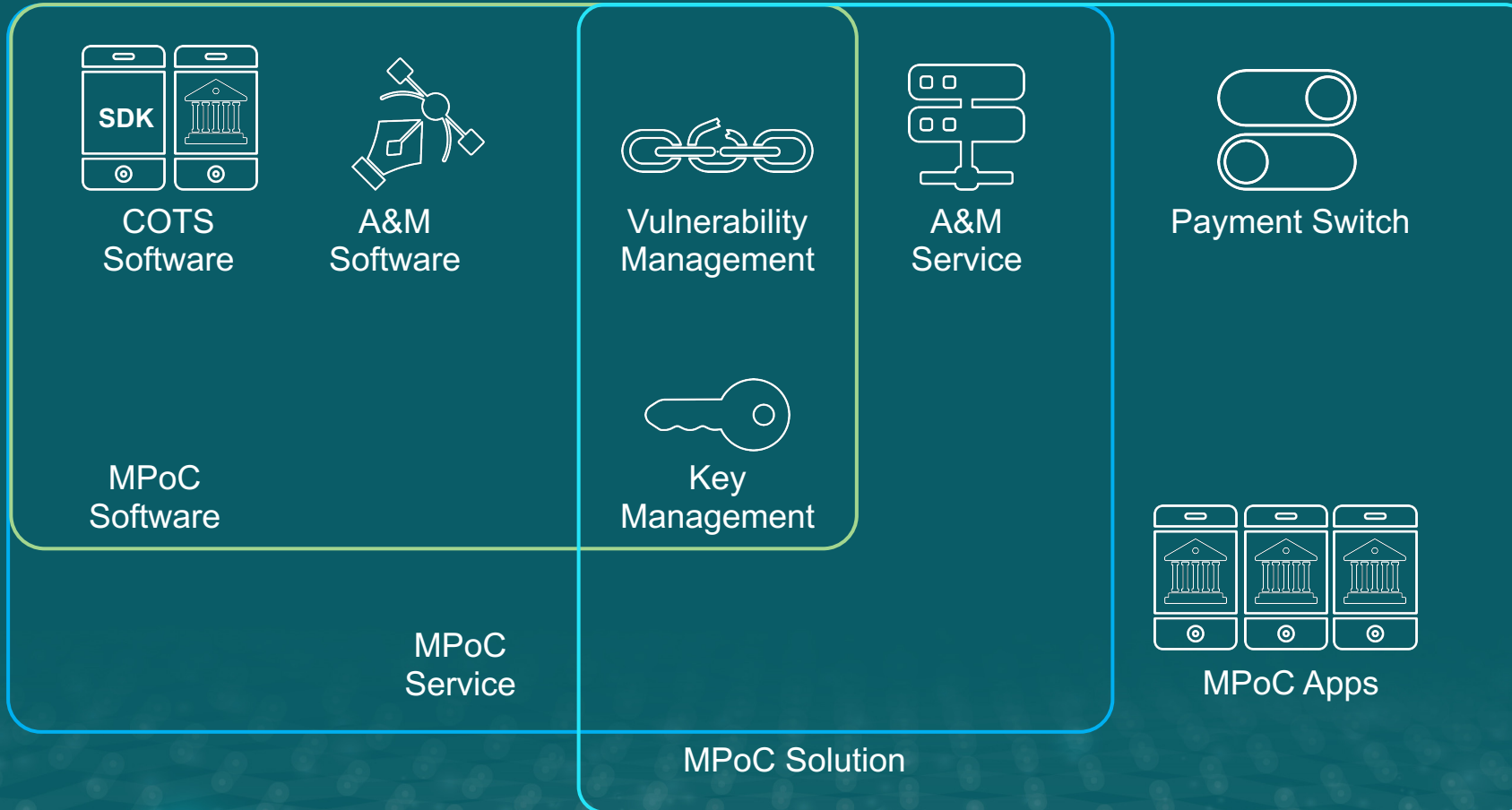
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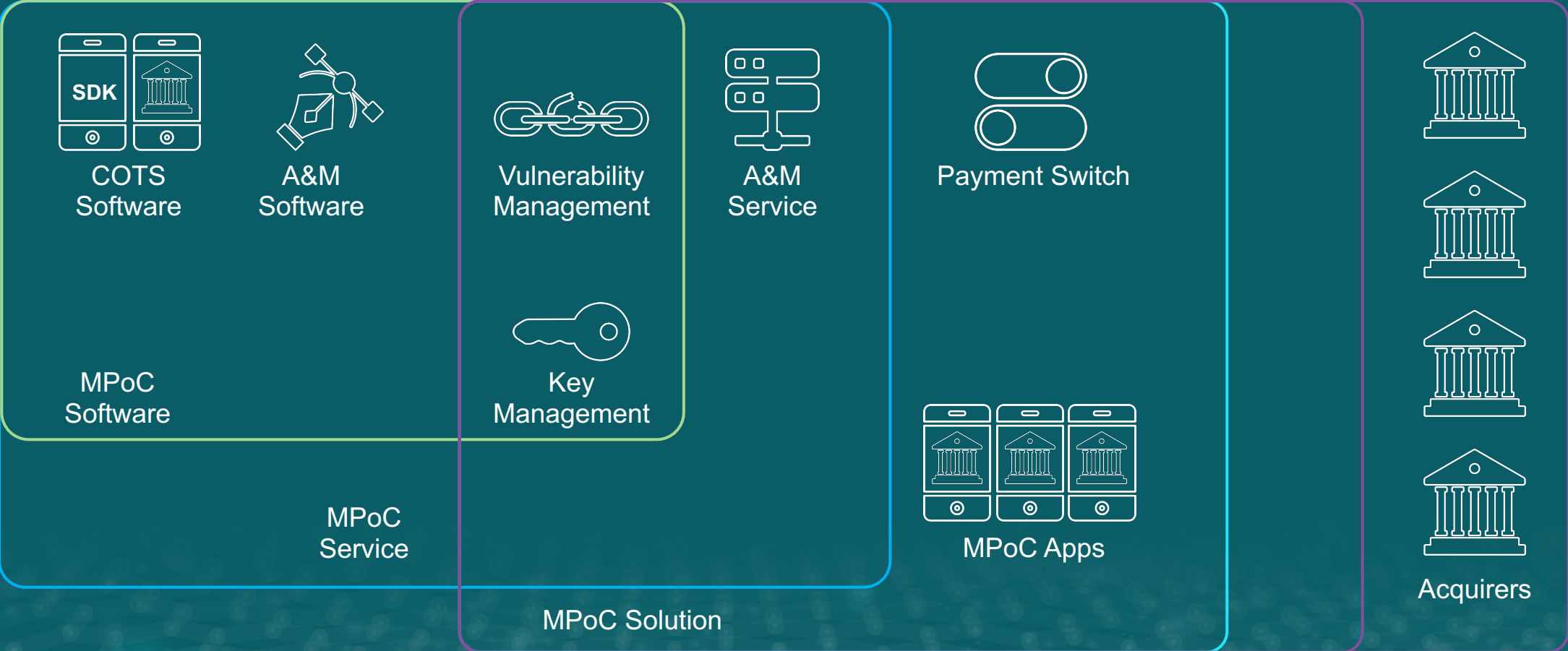
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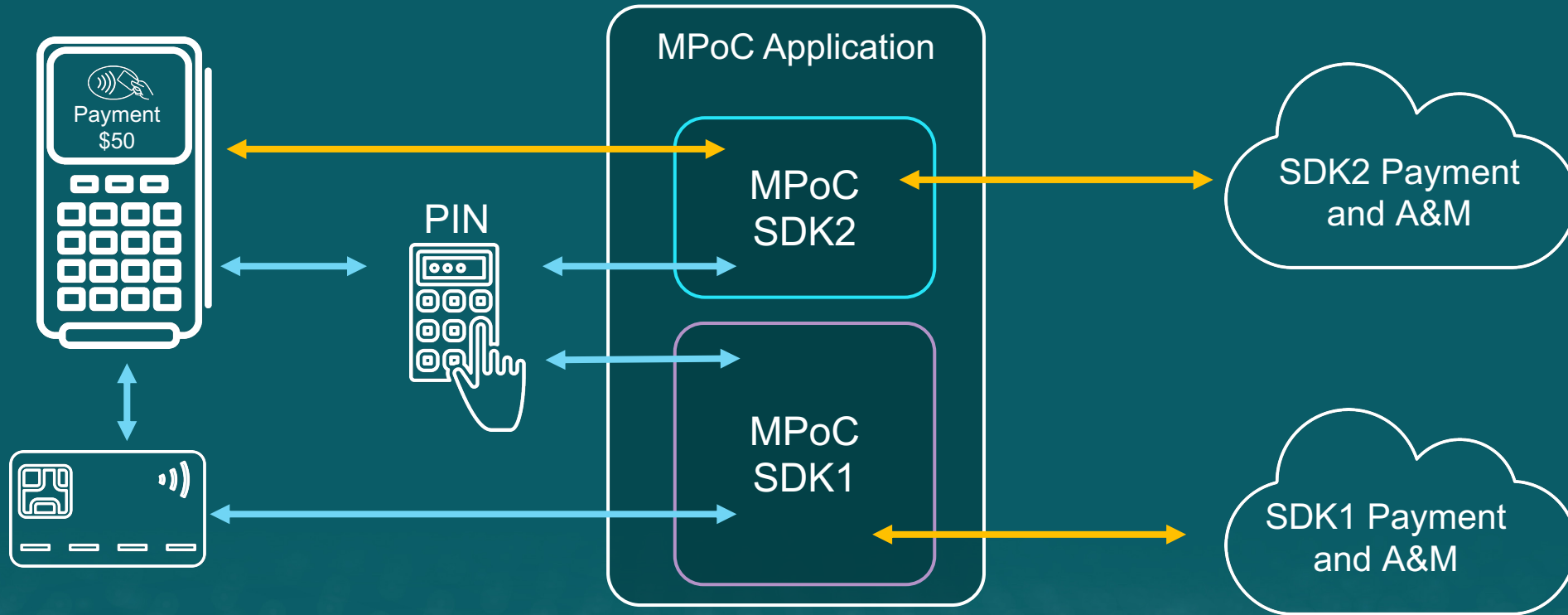


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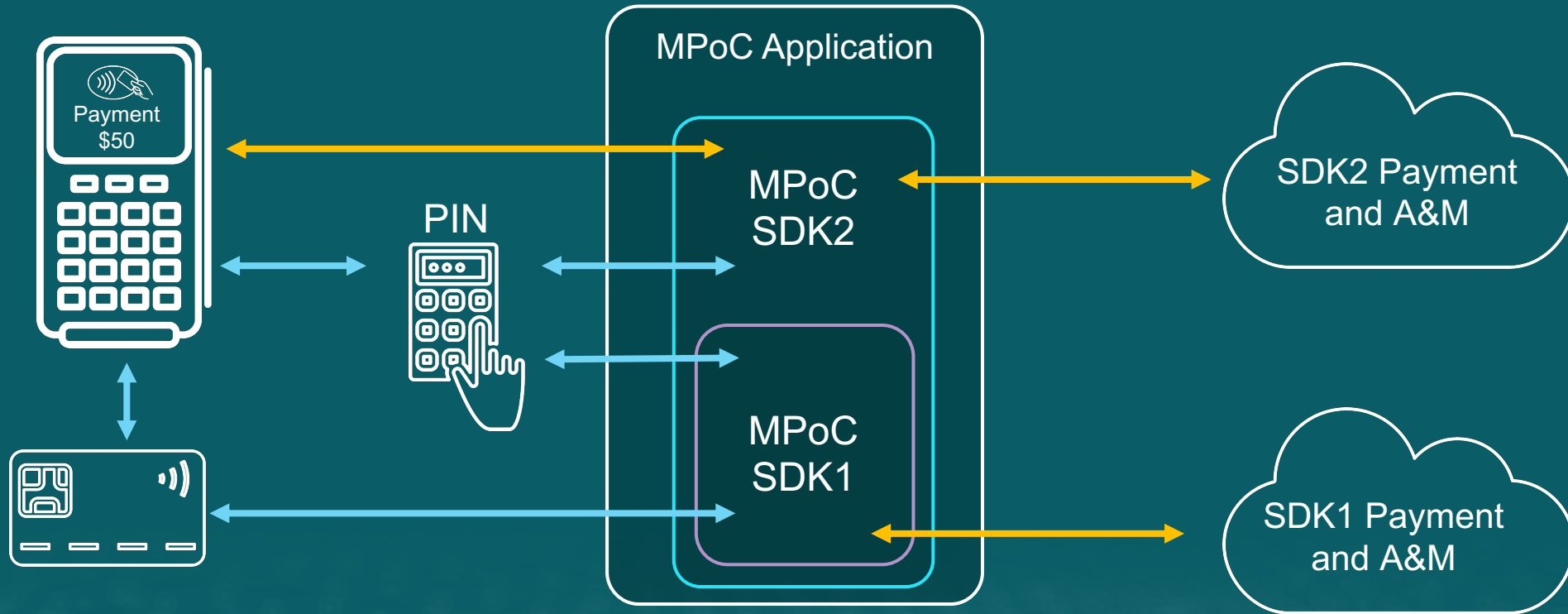


# What About MPoC SDKs?

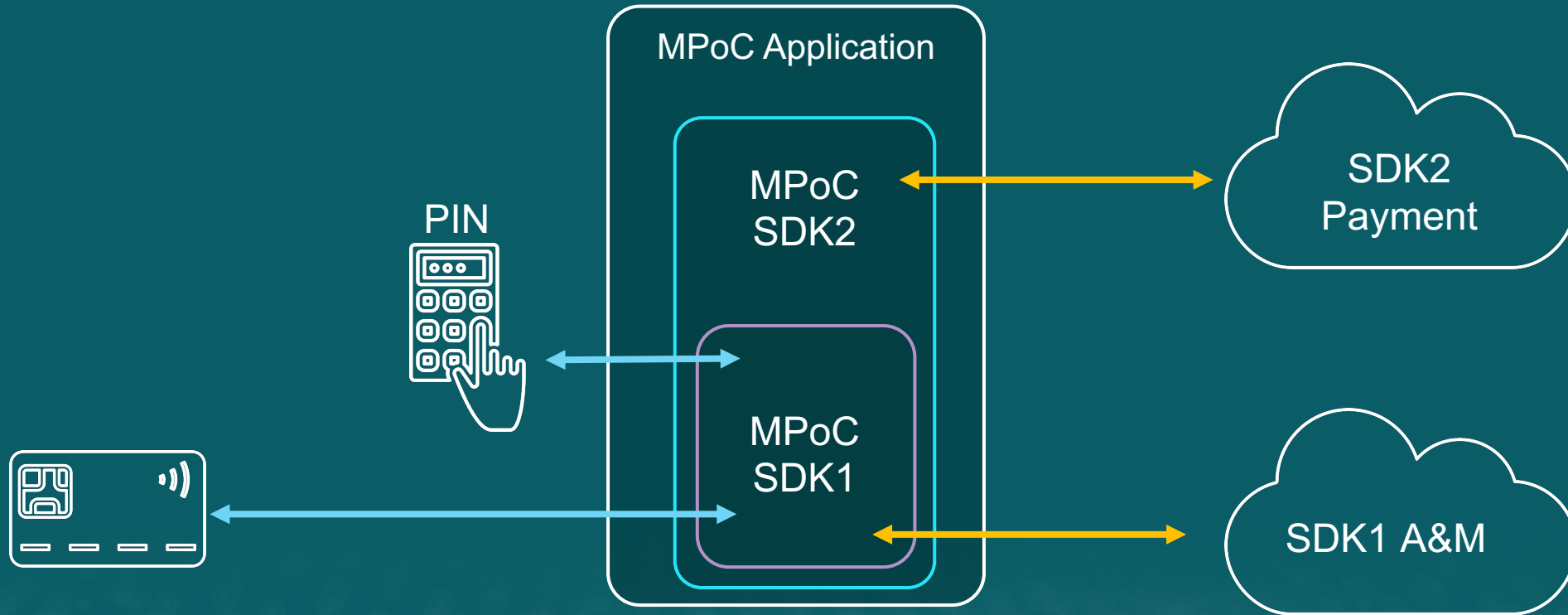
# MPoC SDK and Acceptance Options



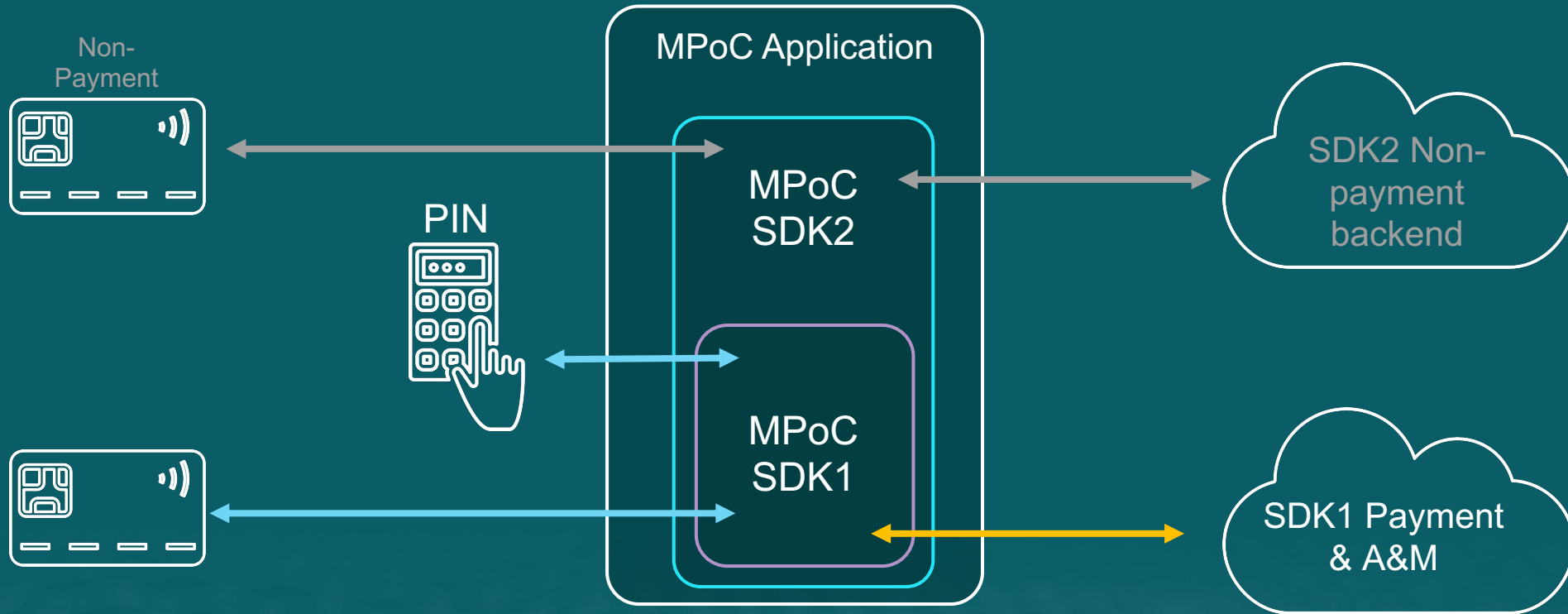
# MPoC SDK Options



# MPoC SDK Options



# MPoC SDK Options



# MPoC SDKs

Validated through lab testing

Example (1): Two separate MPoC SDKs - currently supported in MPoC v1.0.1

Example (2): MPoC SDK2 adds support for new payment channels

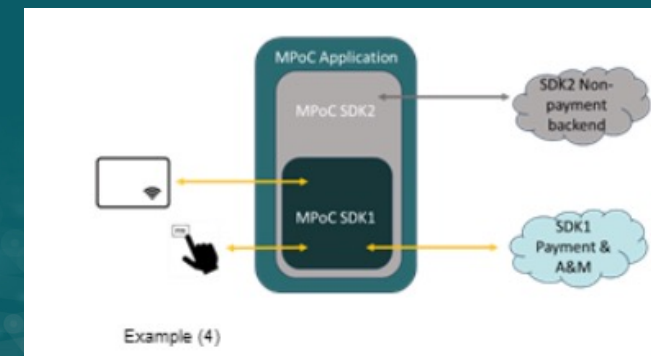
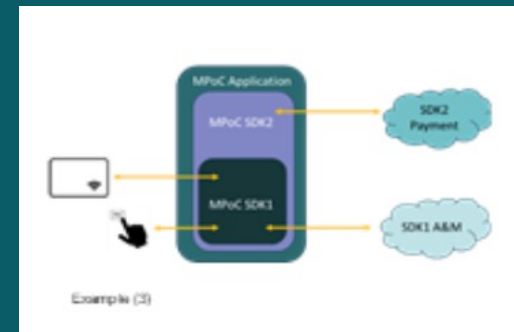
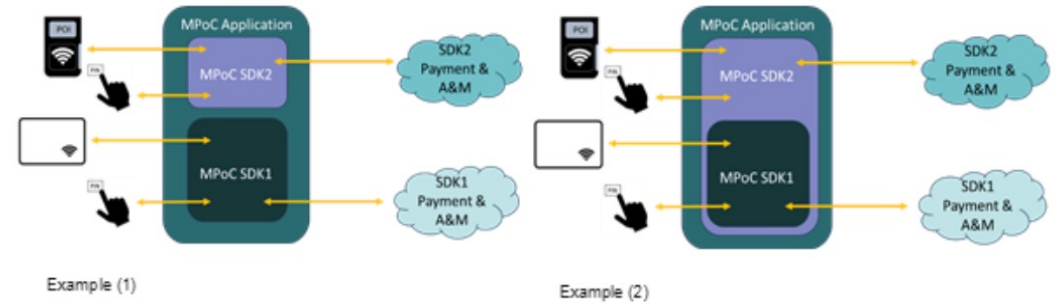
Example (3): MPoC SDK2 adds potentially MPoC-relevant functions, such as message formatting or secure channel(s)

Validated through vendor testing\*

Example (4): MPoC SDK2 adds functions not relevant to MPoC, such as transport ticketing functions or rebranding

\* Note: Can also be validated through lab testing

Figure 4: Example Implementations using Multiple MPoC SDKs



# MPoC v1.1 is Coming Very Soon!

- MPoC v1.1 Standard is expected to be published first.
- MPoC v1.1 Program documents are expected to be published shortly after the Standard is published.

# Streamlined Onboarding for MPoC Labs

<https://blog.pcisecuritystandards.org/streamlined-onboarding-announced-for-mpoc-labs>



## Streamlined Onboarding Announced for MPoC Labs

The PCI Security Standards Council (PCI SSC) is pleased to announce a simplified onboarding process for laboratories seeking to conduct Mobile Payments on COTS (MPoC) evaluations and become MPoC-certified labs. This new streamlined approach removes previous barriers to entry while maintaining the Council's rigorous security and quality standards.

Previously, laboratories interested in conducting mobile payment evaluations were required to first achieve PTS (PIN Transaction Security) laboratory status - a comprehensive process that typically took 12-18 months and required partnership with both a sponsor vendor and control laboratory. Recognizing the need for a more efficient path for laboratories focusing exclusively on mobile payment solutions, the Council has developed a new, modular approach.

Under the new framework, laboratories interested solely in conducting software evaluations for mobile payment solutions, can now pursue MPoC laboratory status directly, without first becoming a PTS laboratory. To further facilitate this process, PCI SSC will provide standardized test artifacts, eliminating the need for laboratories to secure vendor sponsorship.



# Thank You!



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