

# PIN and Card Entry on Phones or Tablets

Commoditizing payment acceptance to drive continued payment adoption

The acceptance of card based payments have always been limited by the need for payment terminals at the point of sale. These terminals were required to read the card details and accept the customer's PIN entry. But what if you could break away from the reliance on dedicated payment terminals and accept payments with a standard phone or tablet?

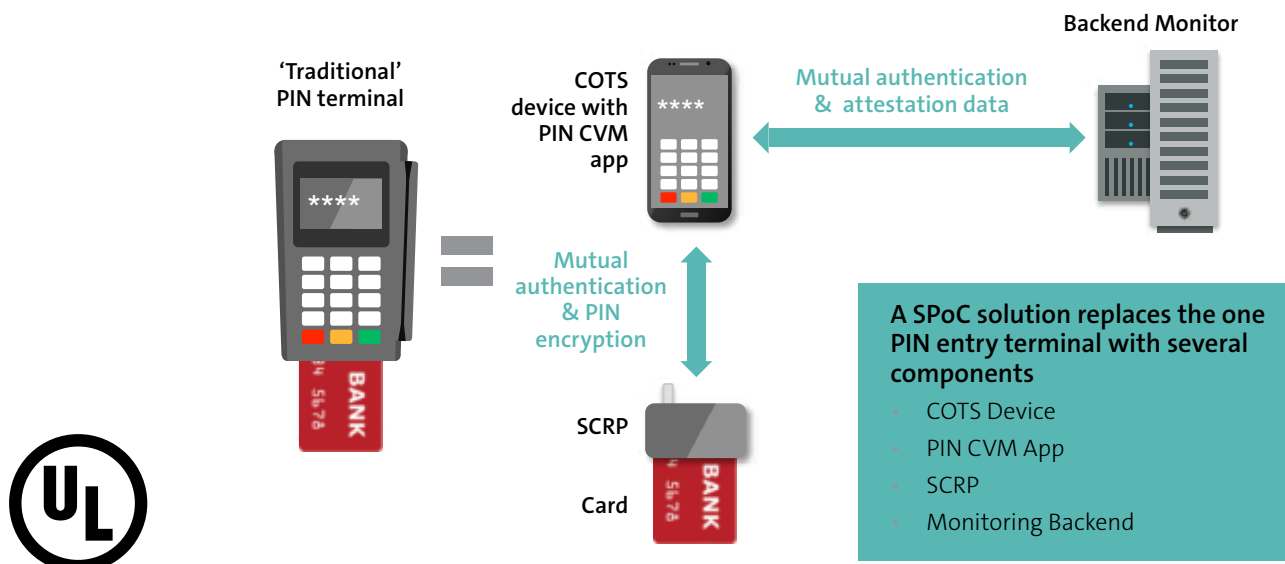
Now you can, with Software PIN on COTS (SPoC) and Contactless on COTS – new standards supported by PCI and the card brands. How will these standards and implementations impact your business? As a terminal vendor what do you need to do to take advantage of this new market?

Talk to the UL experts to find out!

## Software PIN on COTS (SPoC)

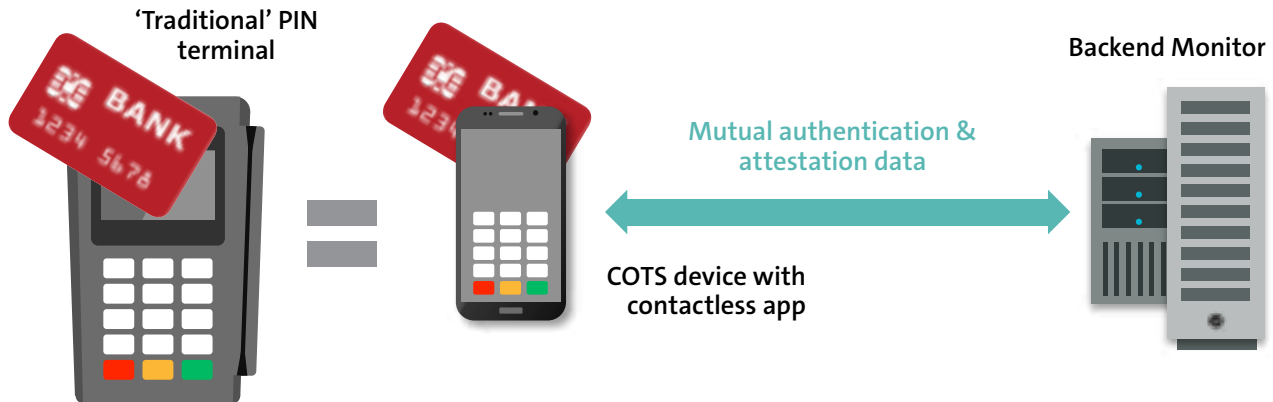
To accept PINs on Commercial Off the Shelf (COTS) devices, the PCI standard effectively replaces the hardware tamper responsive features of a 'normal' terminal with three separate components – an external card reader (SCRP), a PIN CVM application, and a backend monitoring system

The combination and interaction of these components provides security to ensure that the customer PIN entry process remains secure despite the lack of physical security within the COTS device.



## Tap on COTS

Tap on COTS solutions are mostly similar, except that now even the SCRPs are removed, allowing for use of software only for payment acceptance (when coupled with an existing phone or tablet that provides contactless features). Here, the traditional payment terminal is replaced with an app on a phone/tablet, and a monitoring backend.



### Not just an app

Although the use of commoditized hardware for payments may seem like a great idea for your business, it may not be that simple. The security required to be built into these systems is not trivial, and the user interface or card acceptance process is not always ideal given the nature of the devices used. Understanding the potential functional issues as well as the security issues prior to implementation is often vital to the success of the implementation.

### Advisory Services

- PIN and Tap on COTS training
- PIN and Tap on COTS compliance and implementation consulting
- Process and standards updates for acquirers and payment brands looking to implement PIN or Tap on COTS
- Guidance on functional and implementation issues for PIN and Tap on COTS systems

### Assessment Services

- SCRPs Functional and Security Assessments
- PCI Software PIN on COTS Security Assessments
- Payment brand Tap on Phone Functional and Security Assessments

Speak to a UL expert to find out more. Visit [IMS.UL.com](https://www.ims.ul.com) or email us at [IMSecurity@ul.com](mailto:IMSecurity@ul.com).



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