SoftPOS and mPOS Solutions
Frequently Asked Questions

Overview

Mobile Point of Sale (mPOS) solutions, including Software Point of Sale (SoftPOS), offer Merchants more portability and versatility compared to traditional Point of Sales (POS) systems because Merchants can leverage Commercial Off-The-Shelf (COTS) devices, such as mobile phones and tablets, to accept payments.

Q1 **What types of mPOS solutions does American Express support?**

American Express supports all mPOS solutions. We work with mPOS providers around the world to ensure their devices and payment applications meet our security and American Express Global Network acceptance requirements, as well as industry standards, such as EMVCo and PCI. Please consult with your American Express representative to understand which solution is right for your business. Two common types of mPOS solutions include:

1 A mobile device with an accessory /dongle (often referred to as software-based PIN on COTS—or SPoC)

2 A mobile device that uses only software as a point of sale, called Contactless Payment on COTS (CPoC™) or Mobile Payments on COTS (MPoC™), referred to by American Express as Software Point of Sale (SoftPOS)

1 SPoC / "PIN on Glass"

2 CPoC / MPoC / SoftPOS / "Tap To Mobile"

Q2   What is SoftPOS?

SoftPOS is a type of mPOS solution, which enables a commercially available mobile device (e.g., Android and Apple) with NFC capability (e.g., a smartphone or tablet) to become a contactless only POS. With the simple download of an application from an App Store, a merchant can accept contactless payments on their mobile phone or device without the need for additional dedicated hardware. Customers can tap their contactless card or mobile wallet on a SoftPOS-enabled device to pay quickly, easily, and touch-free. This secure solution, also referred to as Tap to Mobile, Contactless Payment on COTS (CPoC™), or Mobile Payment on COTS (MPoC™) is developed to PCI-CPoC or PCI-MPoC standards.

Q3   How can I learn more about SoftPOS?

For more information about SoftPOS, supported mPOS configurations, or other innovative payment solutions, please reach out to your American Express representative.

Q4   What is SPoC?

SPoC, as defined by PCI, is also referred to as "PIN on Glass." This type of mPOS solution supports PIN entry directly onto a mobile device without the need for a dedicated PIN pad. To learn more about the industry standards for SPoC, visit the PCI website.

Q5   What is CPoC?

CPoC, as defined by PCI, is a type of mPOS solution that uses the NFC interface of a standard mobile device or tablet for contactless payment acceptance without the need for additional hardware. To learn more about the industry standards for CPoC, visit the PCI website.

Q6   What is MPoC?

MPoC, as defined by PCI, is a type of mPOS solution that can support both contactless acceptance and PIN entry, without the need for an accessory attachment for the mobile device. To learn more about the industry standards for MPoC, visit the PCI website.

Q7   How do I find out more about Point-of-Sale solutions supported by American Express?

For more information about innovative payment solutions, visit the Integrated Payments Provider web page or reach out to your American Express Integrated Payments Provider representative.

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