

MPOS - An Overview

AISCES SOFTWARE SOLUTIONS PVT. LTD.

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MPOS - Description

- ▶ Portable device capable of processing an ICC and MSR transaction
- ▶ Connects to a Bank's payment server through a mobile phone's internet connection
- ▶ Provides all functionality of a standard POS machine while acting as an add on accessory to a Mobile Phone.

MPOS - Components

Components for a full reference design for an MPOS

Components	Certifications Involved
Firmware	EMV L2, EMV L1 Protocol tests, PCI PTS, MTIP, ADVT, AEIPS
PCB and Hardware	PCI PTS, EMV L1
Mechanical	PCI PTS, EMV L1

MPOS Certifications - EMV L1

EMV L1 - describes the minimum functionality required of integrated circuit cards (ICCs) and terminals to ensure correct operation and interoperability independent of the application to be used

Applicability	ICC (Chip Card) transactions only
Specification	EMV Book 1

MPOS Certifications(Contd.) - EMV L2

EMV L2 - defines the terminal and integrated circuit card (ICC) procedures necessary to effect a payment system transaction in an international interchange environment.

Applicability	ICC (Chip Card) transactions only
Specification	EMV Book 3
Pre-requirement	EMV L1 certification is needed in EMV L2 Debug and Cert sessions.

AISCES EMV L2 Kernel -<http://www.aisces.com/emvl2library/>
Platform independent EMV L2 Kernel written in ANSI C

MPOS Certifications(Contd.) - PCI PTS

PCI PTS - defines temper response of the device, also defines secure reading and exchange of cardholder data and PIN

Applicability	ICC and MSR Both
Test Modules	<p>1: Core Requirements, Physical and logical Security - The core logical and physical requirements of PIN-acceptance POI devices</p> <p>2: POS Terminal Integration - The PCI PTS POI approval framework is oriented to the evaluation of integrated PIN entry devices (i.e., device where PIN entry functionality is in a secure logical and physical perimeter). The POS Terminal integration Evaluation Module ensures that the integration of previously approved components does not impair the overall security as stated in the security requirements.</p> <p>3: Open Protocols - A set of requirements that ensures PIN entry devices using open security protocols and open communication protocols to access public networks and services do not have public domain vulnerabilities.</p> <p>4: Secure Reading and Exchange of Data (SRED) - A set of requirements that ensures cardholder data is protected.</p> <p>5: Device Management - Life cycle requirements for POIs and their components up until the point of initial key loading.</p>

MPOS Certifications (Contd.) - MTIP, ADVT, AEIPS

MTIP ADVT, AEIPS - Need to be done by acquirer bank, acquirers must successfully perform before a terminal can be deployed and used in a production environment

- ▶ MTIP - Master, ADVT - Visa, AEIPS - Amex
- ▶ Applicability - To ICC and MSR Both

Thank You !

For queries contact -

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