

TapXphone Achieves MPoC Solutions Compliance

IBA Group's tapXphone becomes one of the first SoftPOS solutions in the world to comply with requirements of the PCI MPoC Solutions.

PRAGUE, CZECH REPUBLIC, October 9, 2024 /EINPresswire.com/ -- [TapXphone](#) became one of the first solutions in the world to comply with requirements of the PCI MPoC Solutions. This means that tapXphone meets the most current security requirements for information systems that service mobile payments on commercial off-the-shelf (COTS) devices.



Developed by the PCI Council, PCI MPoC Solutions is one of the most important certifications in the MPoC security standard. Obtaining this certification ensures that tapXphone provides a reliable service in compliance with all requirements, such as secure development, proper maintenance, high security standards, continuous testing of system components, and much more.

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Our team has done a great job to meet the latest security standards. We are not stopping there and are planning to develop our solution in accordance with all PCI MPoC requirements.”

*Vadzim Smatrayeu, VP
FinTech Services at IBA Group*

Prior to PCI MPoC Solutions, [IBA Group](#) successfully certified tapXphone to PCI MPoC Attestation and Monitoring (A&M) Services, MPoC Software Application, and MPoC isolated SDK.

“We are pleased to be among the first in the industry to receive this certificate. Our team has done a great job to meet the latest security standards. We are not stopping there and are planning to develop our solution in accordance with all PCI MPoC requirements. We will further improve performance, create alternative niche solutions, and provide the capability to accept contactless payments in those business sectors and geographical regions where it was previously difficult or impossible,” said Vadzim Smatrayeu, VP FinTech Services at IBA Group.

TapXphone stands out from other mobile acceptance solutions, as it supports a wide range of operating system versions. The Isolated SDK of tapXphone is certified for operating systems starting from Android 8. This enables a large number of customers who use devices with older operating systems to continue accepting payments securely.

"The device market has been constantly updated and operating systems are also developing rapidly. However, we understand that for our partners who use a large number of terminals, it is problematic to update these quickly. To ensure that the users continue accepting payments without interruption and update their terminals smoothly, we support our solution on previous versions of operating systems and ensure the proper level of security," went on to say Smatrayeu.

Having a certified white-label tapXphone solution opens up a wealth of opportunities for customers who want to build their own SoftPOS solutions. White-label applications enable businesses to customize their own branding, identity, and value proposition.

"Today, a large number of fintech market players in different countries around the world want to use white-label applications for creating their own SoftPOS solutions. In response to this demand, we help our partners save time and money when bringing their products to the market. We achieve this through professional consultations, a variety of architectural options, rich basic functionality, and individual customizations. Our partners can use ready-made tapXphone product line solutions that do not require additional certifications," commented Smatrayeu.

TapXphone has in its portfolio a certified COTS-native PAN mode for manual card number entry. This allows for seamless payment acceptance even in regions where the penetration rate of contactless cards is not high enough. Using this function, it is also possible to implement other business cases, such as remote acceptance of pre-orders and pre-authorization.

TapXphone partners can use more than 10 fundamentally different options for bringing a product to the market. They can benefit from Isolated SDK, White-Label, and Standalone applications, Attestation and Monitoring (A&M) Services, and the ability to use tapXphone from the cloud or install the solution in the partner's ecosystem.

To date, the tapXphone team of IBA Group is already finalizing the transfer of all partners to the

MPoC Solution Provider	Platform(s) Supported	Account Data Entry Method(s)	Evaluation Lab	MPoC Version	Re-Validation Due Date	Annual Checkpoint Due Date
IBA Group a.s.						
Solution Name: tapXphone						
Reference #: 2024-01344.006	Android: 10, 11, 12, 13, 14, 8, 9	COTS-native contactless (with COTS-native PIN support) COTS-native manual PAN	SGS Brightsight BV	MPoC v1.0	9 Sep 2027	9 Sep 2025
Solution Details						
MPoC Application: tapXphone white-label Version 2.1.x; OS: Android: 8.9, 10, 11, 12, 13, 14; Reference: #2024-01344.007	COTS-native contactless (with COTS-native PIN support) COTS-native manual PAN	SGS Brightsight BV	MPoC v1.0	MPoC Software Reference # 2024-01344.001; MPoC App Reference #2024-01344.004 SDK 2024-01344.002 MPoC A&M Service Reference # 2024-01344.005		
MPoC Application: tapXphone Version 2.1.x; OS: Android: 8.9, 10, 11, 12, 13, 14; Reference: #2024-01344.006	COTS-native contactless (with COTS-native PIN support) COTS-native manual PAN	SGS Brightsight BV	MPoC v1.0	MPoC Software Reference # 2024-01344.001; MPoC App Reference #2024-01344.003 SDK 2024-01344.002 MPoC A&M Service Reference # 2024-01344.005		

MPoC-certified version of the application.

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