American Express
Mobile Point of Sale (mPOS) Solutions
Frequently Asked Questions

What is mPOS?

mPOS systems 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 are the two types of mPOS systems?**

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™) and often referred to as Software Point of Sale (SoftPOS)

SPoC / "PIN on Glass"   **CPoC / SoftPOS / "Tap on Phone"**

For more information please refer to questions 3 and 6.

Q2 **What 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.

Q3 What is SPoC?

SPoC is short for Software-based PIN entry on COTS, which is another name for PIN on COTS or PIN on Glass. This solution supports PIN entry via a consumer mobile device.

To learn more about the industry standards for SPoC, visit the [PCI website](#).

Q4 What are next steps to enable SPoC?

Please talk to your American Express representative to discuss next steps.

Q5 What is SoftPOS?

Software Point of Sale, or SoftPOS, enables a Merchant to download an application from an App Store, and in minutes they're able to accept contactless payments on their Android mobile phone or device—without the need for additional hardware. Customers can tap their contactless Card or device on a Merchant's device and pay quickly, easily and touch-free. This solution is also referred to as Tap on Phone or Contactless Payment on COTS (CPoC™). This is a secure solution developed to PCI-CPoC standards.

Q6 What is CPoC™?

CPoC is the PCI definition for SoftPOS/Tap on Phone. This solution uses the NFC interface of a consumer mobile device or tablet without the need for additional hardware. These contactless transactions are performed directly with the NFC contactless interface of a COTS device. To learn more about the industry standards for CPoC, visit the [PCI website](#).

Q7 How can I learn more about SoftPOS?

For more information about innovative payment solutions, please reach out to your American Express representative.

Q8 How do I find out more about the Points of Sale solutions that American Express can support?

For more information about innovative payment solutions, please reach out to your American Express Integrated Payments Provider [representative](#).