

Zimperium Helps SoftPOS Providers Accelerate PCI MPoC Compliance and Secure Mobile Transactions



SoftPOS (Software Point-of-Sale) is transforming payments, turning commercial off-the-shelf (COTS) Android smartphones into tap-to-pay terminals. Adoption is soaring, especially among retailers and SMBs seeking cost-effective, mobile-first solutions. Over 70 vendors are listed as VISA and Mastercard partners, with several others pursuing PCI MPoC certification to meet growing demand.

The Challenge

SoftPOS providers face growing pressure to meet MPoC compliance in a fragmented Android ecosystem. While many devices include secure hardware like TEEs or SEs, access is inconsistent, forcing vendors to rely on software-based protections. Combined with Android-only constraints and the risks associated with third-party SDKs, certification becomes both critical and complex.

SoftPOS vendors face two critical challenges:

1

Achieving and Maintaining PCI MPoC Certification

To enter the market, SoftPOS solutions must be validated against stringent MPoC requirements, which demand robust protections for app integrity, runtime environments, and cryptographic operations.

2

Reliance on Third-Party SDKs with Limited Protection

Many SoftPOS providers rely on third-party payment SDKs, yet these SDKs often lack built-in security, which creates friction during certification.



- Market to grow from **\$349.6 million** (2024) to **\$1.4 billion** (2032), 19% CAGR.
- The global SoftPOS transaction value to reach **\$540 billion** by 2030
- SoftPOS merchant usage is projected to jump from **6 million** in 2022 to **34.5 million** by 2027.

How Zimperium Helps

Zimperium's **Mobile Application Protection Suite (MAPS)** platform enables SoftPOS vendors to embed advanced code protections, white-box based key protection, and runtime protections directly into their applications and SDKs.

Benefits

1. Accelerate PCI MPoC Certification

Implement pre-certified security features like app shielding, white-box cryptography, and runtime protection to streamline lab approval.

2. Protect Payment SDKs Across Integrations

Secure third-party SDKs embedded in your app—ensuring code integrity, data protection, and compliance readiness.

3. Secure Cryptographic Keys and Sensitive Code

Use white-box cryptography and secure storage techniques to prevent key extraction and misuse.

Business Impact

Accelerate Time to Market – Embed MPoC-aligned security controls to minimize certification delays and streamline lab approval cycles.

Reduce Development Burden – Offload the complexity of building in-house security features. Zimperium provides ready-to-integrate protections that allow your developers to focus on core product functionality.

Win Merchant Trust – Demonstrate proactive commitment to securing transactions and protecting sensitive data.

Secure Your SoftPOS Platform. Go to Market with Confidence.

Zimperium helps leading SoftPOS providers streamline PCI MPoC compliance, secure payment environments, and gain a competitive edge through trusted mobile app protection.

Request a demo today: <https://zimperium.com/contact-us>

Learn More: <https://zimperium.com/industry/finance/softpos>



Learn more at: zimperium.com
Contact us at: 844.601.6760 | info@zimperium.com
Zimperium, Inc
4055 Valley View, Dallas, TX 75244