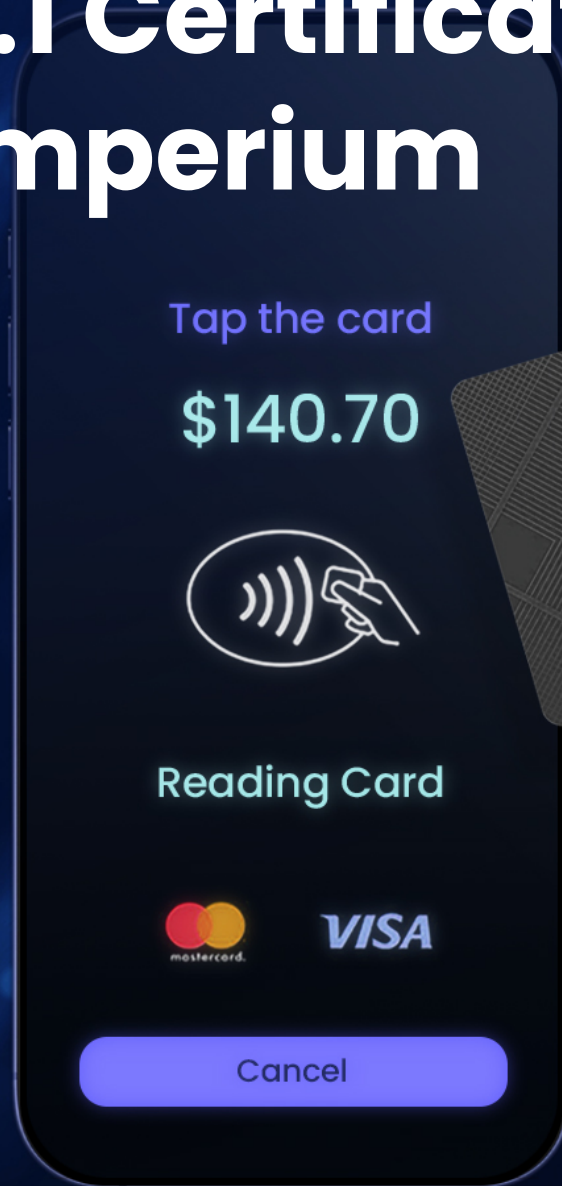


Accelerate your PCI MPoC 1.1 Certification with Zimperium



Why MPoC Matters for SoftPOS Vendors

Global Software Point-of-Sale(SoftPOS) market value was USD 349.6 million in 2024 and is projected to reach USD 418.8 million in 2025 and USD 1,416.1 million by 2032. Securing the SoftPOS app and achieving PCI Mobile Payment on COTS (MPoC) certification in this hyper-growth market is critical to entering new markets and gaining market share. Compliance with MPoC is not a regulatory pre-market requirement as it demonstrates a commitment to data security and regulatory adherence to merchants and potential ecosystem partners who are critical to growth.

Key Security Challenges Faced

Many SoftPOS fintechs struggle with MPoC certification due to limited experience with PCI-accredited labs and a lack of deep understanding of mobile security risks. Successfully meeting stringent requirements such as cryptographic key protection, real-time threat detection, and anti-tampering requires specialized expertise in securing mobile applications against advanced threats, including reverse engineering, malware injection, and runtime attacks.

Below are some key challenges and their impact on timeline and costs.

Challenge	Impact on Certification Timeline	Impact on Cost
Meeting Strict Security & Functional Requirements	High	High
Account for Mobile Device & OS Fragmentation	Medium	Medium
Enabling Real-Time Threat Monitoring & Protection	High	High
Ensuring Cryptographic Key Protection On Compromised Devices	High	High
Secure Software Development & Patch Management	Medium	Medium
Data Privacy & Compliance with Regulations	Medium	Medium
Balancing Security with Performance & User Experience	Medium	Medium
Managing Certification Costs & Timelines	High	High
Navigating Lab-Specific Testing & Interpretation Variability	Medium	Medium
Ensuring Integration with Acquirers & Payment Providers	Medium	Medium

Go Beyond MPoC Certification with Zimperium

Zimperium accelerates PCI MPoC compliance by **20–40%** by automating security assessments, reducing security testing cycles, and enabling real-time compliance monitoring—helping organizations deploy secure SoftPOS solutions faster.

Zimperium's Mobile Application Protection Suite (MAPS) offers SoftPOS solution and SDK providers a comprehensive security solution to meet PCI MPoC 1.1 security requirements. Having already assisted **over 25 vendors** in securing their solutions, Zimperium provides proven security capabilities, including app shielding, whitebox cryptography, attestation & monitoring, and vulnerability scanning. The protections applied satisfy key requirements in MPoC modules like Software Security Mechanisms, Protected Cryptography, and Attestation, allowing providers to confidently secure their solutions, navigate the certification process, and quickly bring them to market.

Zimperium's App Protection Capabilities

Zimperium's Mobile Application Protection Suite (MAPS) can address various security requirements within the MPoC standard for all MPoC software vendors. Below are the four capabilities included in the suite:



App Shielding (zShield)

Protects app code and binary against advanced reverse-engineering, tampering, and repackaging without impacting user experience.



Whitebox Cryptography (zKeyBox)

Secures cryptographic keys tied to account data, PINs, etc., and establishes secure channel and signing attestation data, even if the device is compromised.



Attestation & Monitoring (zDefend)

Attest the app and device with and without network connectivity and stop active threats before they can compromise the MPoC solution.



Vulnerability Scanning (zScan)

Identify vulnerabilities in compiled code and validate asset protections before publishing.

How do these capabilities align with MPoC software core requirements?

Module	Req.	zScan	zKeyBox	zShield	zDefend
1A - Core	1A-1.3	●			
	1A-3.2a	●	●		
	1A-3.3.a		●		
	1A-3.5		Partial		
	1A-4.1	●			
	1A-4.2		●		
	1A-4.3	●	●		
	1A-4.9	●			
Module 1B -1 Software Security Mechanisms	1B-1.3		●	●	●
	1B-1.5		●	●	●
	1B-1.7			●	●
	1B-1.8				●
	1B-1.10	●	●	●	●
	1B-1.11		●	●	●
	1B-1.12		●		
	1B-1.14		●	●	●

Module	Req.	zScan	zKeyBox	zShield	zDefend
Module 1B-2 Software Protected Cryptography	1B-2.2		●		
	1B-2.3		●		
	1B-2.4		●		
	1B-2.5		●		
	1B-2.7		●		
Module 1C - 1 Attestation and Monitoring Software	1C -1.2		●	●	●
	1C -1.3		●	●	●
	1C - 1.4		●	●	●
Module 1C - 2 Measurements/ Detection	1C-2.2				●
	1C-2.3				●
	1C-2.4				
Module 1C-3 Response	1C-3.2			●	●
	1C-3.3			●	●
	1C-3.4				●
	1C-3.5				●
	1C-3.6				●
Module 1C-4 Anti-Tampering	1C-4.3				●
	1C-4.4				●

Module	Req.	zScan	zKeyBox	zShield	zDefend
Module 1C-5 A&M Integration Guidance	1C-5.1				●
	1C-5.2				●
	1C-5.3				
Module 1E PIN Entry on COTS Device	1E-1.1		●		
	1E-1.3		●		
	1E-1.4		●		
	1E-1.5		●		
	1E-1.6		●		●
	1E-1.7		●		●
Module 1F -1 Offline Payment Transactions	1F-1.1		●		
	1F-1.3		Partial		
Mobile 1F-2 Offline Monitoring	1F-2.2				●
	1F-2.3				●
	1F-2.5				●

Conclusion

Zimperium's Mobile Application Protection Suite (MAPS) goes beyond just PCI MPoC 1.1 compliance—empowering SoftPOS solution and SDK vendors to build secure, resilient, and high-performing payment solutions. By providing continuous threat monitoring, real-time risk mitigation, and advanced app protection, MAPS helps vendors achieve certification faster and differentiate in the market with a more secure and trusted solution.

Ready to Accelerate Your MPoC 1.1 Certification?

[Contact Us](#)

About Zimperium

Zimperium is the world leader in mobile security. Purpose-built for mobile environments, Zimperium provides unparalleled protection for mobile applications and devices, leveraging AI-driven, autonomous security to counter evolving threats including mobile-targeted phishing (mishing), malware, app vulnerabilities and compromise, as well as zero day threats. As cybercriminals adopt a mobile-first attack strategy, Zimperium helps organizations stay ahead with proactive, unmatched protection of the mobile apps that run your business and the mobile devices relied upon by your employees. Headquartered in Dallas, Texas, Zimperium is backed by Liberty Strategic Capital and SoftBank. Learn more at www.zimperium.com and connect on LinkedIn and X (@Zimperium).

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