



**MYPINPAD  
secures  
SoftPOS for PCI  
certification  
with Zimperium  
MAPS**



# About MYPINPAD

In an era of rising cyberattacks and data breaches, tapping your debit or credit card or entering your banking PIN on the touchscreen of a merchant's phone or tablet can feel risky.

Fortunately, [MYPINPAD](#), one of the leaders in the SoftPOS space, has come up with a solution.

The company's proprietary software, which protects sensitive information entered on Commercial Off the Shelf (COTS) touchscreens, transforms any Android smartphone or tablet into a payment terminal. As a result, small businesses worldwide are able to accept payments easily and securely. Additionally, MYPINPAD partners with banks to provide strong customer authentication and secure logins to consumers.

## The Challenge

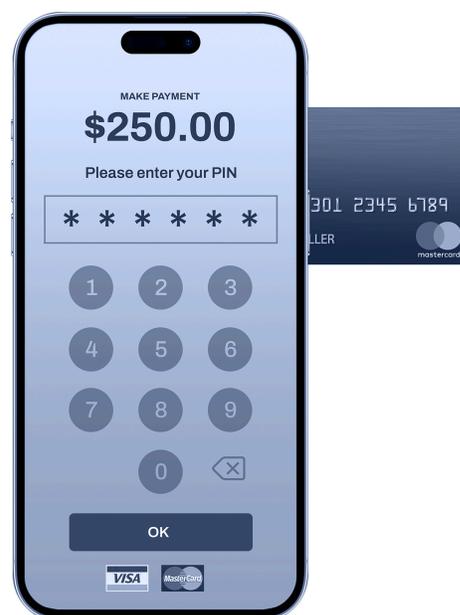
Since MYPINPAD handles sensitive payment data, they must be able to provide a safe, trusted mobile solution. For this reason, the organization takes great pride in meeting and complying with the standards set by the Payment Card Industry Security Standards Council (PCI SSC).

"We aligned ourselves very closely with PCI at an early stage. We've always been sort of good corporate citizens in that sense," says David Poole, global head of mobile solutions for MYPINPAD. "We didn't want to be providing anything that wasn't PCI certified."

PCI compliance is a major selling point for MYPINPAD, They were one of the first companies to receive their Software-based PIN Entry on COTS ([SPoC](#)) certification and the first company in the world to attain Contactless Payments on COTS ([CPoC](#)) certification. In fact, the company has been certified by two separate PCI labs for both those solutions: BrightSight and UL.

Because being PCI-certified is critical to alleviating customers' security and compliance concerns, MYPINPAD must also be compliant with PCI's upcoming Mobile Payments on COTS ([MPoC](#)) standard as quickly as possible. MPoC enables software-based PIN entry on the same COTS device that interacts with the NFC-enabled consumer payment method, including debit and credit cards, wearable devices, and mobile wallets. To employ this standard, organizations must address significant security requirements in order to safeguard PIN data. Those requirements include ensuring solutions protect cryptographic keys, offer visibility into threats and compromise of the COTS platform as part of the attestation and monitoring system, and, most importantly, the solution must prevent the disclosure or manipulation of such assets as the cardholder's primary account number (PAN) and PIN data.

MYPINPAD therefore concluded that they needed a mobile application security solution that would protect their SoftPOS application against expert attacks and keep them compliant with all PCI standards while easily scaling to help meet demand.



# The Solution

With SoftPOS on the cusp of widespread adoption thanks to the new PCI standard, MYPINPAD needed to keep on top of encryption and security as well as maintain their PCI certifications.

To do this, MYPINPAD utilized Zimperium's industry-leading Mobile Application Protection Suite (MAPS) to protect their cryptographic keys, their code, and their application. As a leading mobile payment security provider, Zimperium enables teams to take a comprehensive, holistic approach to mobile payment security. With MAPS, enterprises are able to see and respond to threats using a centralized dashboard while encrypting cryptographic keys and obfuscating source code, protecting the inside and outside of their apps.

Once a mobile payment app is deployed into production, attackers can download and inspect the app to find coding errors and vulnerabilities that they can exploit. Zimperium's application shielding solution ([zShield](#)) hardens and protects mobile apps from these risks. This security solution for mobile payment apps provides advanced obfuscation and anti-tampering functionality that protect an app's source code, intellectual property (IP), and data.

Zimperium's cryptographic key protection solution ([zKeyBox](#)) leverages white-box cryptography to protect keys and secrets within mobile payment applications. This solution transforms and obscures cryptographic algorithms so that keys never appear in the clear and the execution logic is untraceable. Consequently, keys cannot be extracted—even if the device itself has been compromised, rooted, or jailbroken. zKeyBox also offers an add-on tool that enables developers to implement a secure graphical user interface (GUI)-based PIN entry in Android applications. The add-on is designed to meet the relevant security requirements regarding PIN entry as defined in the MPOC standard while providing a highly configurable solution to SoftPOS developers.

A final key capability is to be able to verify if the environment in which the mobile payment application is executed is trustworthy. This capability is referred to as attestation. Zimperium provides a unique on-device attestation solution ([zDefend](#)) that delivers a vast amount of threat telemetry and threat analytics. The zDefend Machine-Learning-based SDK protects against 0-day attacks, attacker tools, malicious apps, and network-based attacks and can be updated dynamically Over-The-Air without the need to rebuild and redistribute the app itself.

The Zimperium MAPS solutions enabled MYPINPAD to both certify their solutions and optimize their security while minimizing their time-to-market.

# The Results

MYPINPAD has remained at the forefront of the SoftPOS industry, but they continue to strive to improve. In addition to maintaining high-security standards and meeting the latest compliance mandates, the company is also growing rapidly, with over 30 major clients in 24 countries, 100+ patents filed in 9 patent families, and a company presence in 13 countries.



Recently, MYPINPAD acquired Smartpesa (also a Zimperium customer), making them one of the largest companies in the SoftPOS space throughout the globe. They are seeing a surge of new contactless payments in the U.S. and are starting to enter the transportation space in the Netherlands.

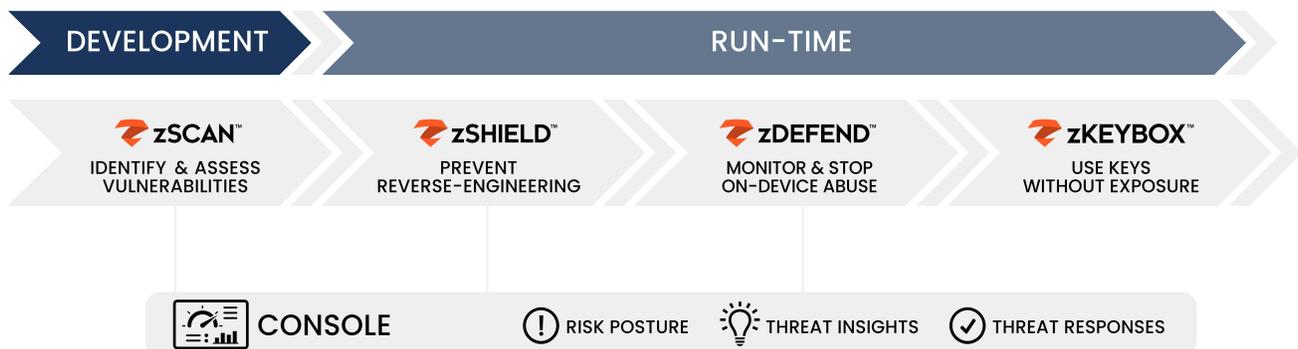
Each day, the company facilitates tens of thousands of payments and authentications globally.

“That’s only going to grow,” says Poole. The end-to-end mobile application security provided by Zimperium MAPS will enable this pace of growth and security for MYPINPAD allowing them to keep blazing new possibilities in consumer authentication.

## About Zimperium

[Zimperium](#) is a global leader in mobile device and app security. The Zimperium Mobile Application Protection Suite (MAPS) helps mobile application developers build secure and robust mobile apps, resistant against expert attacks. These tools are widely used in the financial industry to secure mobile banking, mobile payment, and SoftPOS applications. MAPS is the only unified platform that combines comprehensive in-app protection with centralized threat visibility. The platform provides app shielding, cryptographic key protection, binary app scanning, and runtime protection and attestation capabilities.

To learn more about MYPINPAD or how to secure your SoftPOS application for MPoC, [contact us](#) today.



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