



Case Study

UL Evaluates Global Software Point-of-Sale Solution With PIN Entry Against Mastercard and Visa Schemes' Pilot Specifications



WIZZIT Digital
Mobile Payments



Empowering Trust[®]



Contactless payments continue to thrive globally, driven by such critical factors as more significant safety, quicker transactions and better user experience. Mobile point of sale (mPOS) and software point of sale (SoftPOS) systems are being increasingly adopted, especially across emerging markets, such as Brazil, India, Mexico, Pakistan and South Africa. Companies are looking to build technologies to help solve merchants' and buyers' needs in the retail industry.

A provider of high-tech mobile payment solutions, WIZZIT Digital, created the Tap2Pay SoftPOS solution, a new payment acceptance system that runs on a commercial off-the-shelf (COTS) mobile device with the added security of a personal identification number (PIN). To get its Tap2Pay SoftPOS solution to reach global markets, WIZZIT needed to evaluate it against Mastercard and Visa schemes' specific functional and security requirements and standards.

Introduction

WIZZIT International, a digital payments company, was launched in 2002, and WIZZIT Digital, based out of London, was launched in 2019. From the very beginning, the WIZZIT Digital team had a clear idea of what they wanted to achieve. They built a SoftPOS system, also referred to as "Tap on Phone" in the payments industry. The system allows retail companies to accept payments directly on their Android-based mobile devices without any additional hardware. Moreover, WIZZIT Digital's team wanted to create a system with PIN entry support as added protection for customers, merchants and banks.

"With cyber fraud on the rise, a PIN offers a universally accepted layer of security that people trust. Customers expect convenient and secure payments. The added security of PIN is a critical global market differentiator," said Brian Richardson, CEO and co-founder of WIZZIT Digital.

Small and medium-sized enterprises can bypass third-party wireless reader devices and use their own mobile devices with the SoftPOS system. This innovation helps to reduce the cost and effort for merchants to join the traditional EMV payments ecosystem.

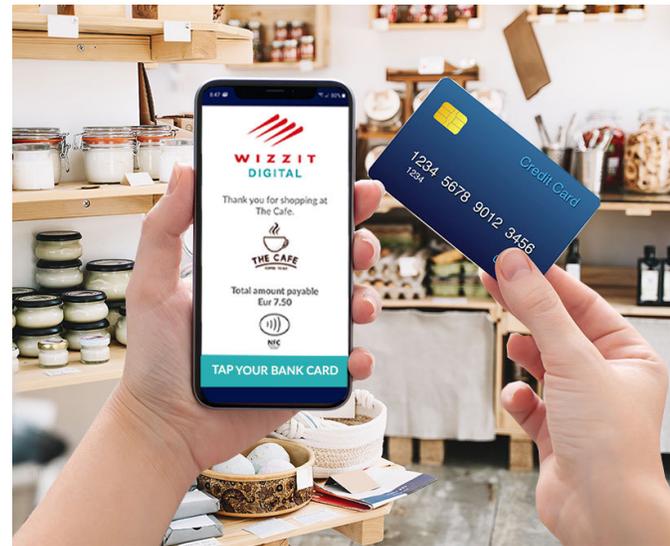
To provide those benefits to small and medium-sized enterprises and help their customers have a better checkout experience, WIZZIT Digital trusted UL to start performing security and functional testing in April 2020, i.e., back when governments worldwide started implementing lockdown measures.

Solving the challenges

The COVID-19 pandemic erupted as an initial challenge for the project to operate virtually. Face-to-face contact was no longer feasible, and the companies had to find proper ways to run the project. “Remote meetings have been implemented. Both parties came through, assisting each other right off the start of the project,” said Cobus Nigrini, senior sales executive at UL. “Their teams were very responsive and were ready to fix any potential issues.”

Once both companies got the project running, overcoming the hurdles of the coronavirus pandemic, the following challenge was navigating through Mastercard and Visa’s functional and security requirements. With multiple accredited security laboratories worldwide, UL opted to utilize its European laboratories for the project.

“We offered initial review and assessment, providing objective evidence of noncompliance through our primary investigation services. We stood out as a single source for the functional and security testing and evaluation. The project had certain peculiarities that represented a challenge for a single provider, e.g., the differences of requirements between the payment card network processors to accept a solution with PIN entry and the necessity of providing evidence of compliance through a report that covered the schemes and demonstrated positive outcomes,” said Jako Fritz, principal security adviser at UL.



Mobile phone payment

“The UL’s Security team gave us tremendous support and guidance throughout the project. They are very experienced in the certification field. UL helped us go –to market with a trusted solution.”

- Brian Richardson, CEO and co-founder, WIZZIT Digital

UL’s evaluation confirmed that the Tap2Pay solution met key security requirements before entering the marketplace. The evaluation included helping to affirm the security of payment data obtained through a near-field communications (NFC) interface and a contactless kernel of the COTS device. The solution’s security mechanisms, controls and mitigations helped protect consumers’ account data and other assets.

Go-live

In December 2020, WIZZIT’s solution was verified by UL and recognized by Mastercard and Visa. Their SoftPOS with PIN solution is operating under both schemes’ pilot programs. “From UL’s perspective, no companies were doing what we were doing, with PIN entry on an integrated touchscreen. Even today, there are no standards for PIN on glass. The cards association could not provide any input. Jako Fritz and the rest of UL’s Security team gave us tremendous support and guidance throughout the project. They are very experienced in the certification field. UL helped us go –to market with a trusted solution,” Richardson said.

Since debuting the SoftPOS solution with PIN entry support in January 2021, WIZZIT Digital has gone live with an initial launch customer, one of the largest Pan-African retail banks. “We believe we have an ideal, trusted product at the right time. Our SoftPOS solution has applicability really right across the world, which is massively exciting,” Richardson concluded.

How the Tap2Pay SoftPOS solution with PIN entry works



CUSTOMER MAKES ANY PURCHASE AT A SHOP.



MERCHANT PRESENTS THEIR MOBILE DEVICE TO THE CUSTOMER, HAVING OPENED THEIR BANK’S WHITE-LABELLED TAP2PAY SOLUTION.



THE AMOUNT APPEARS IN THE MERCHANT’S DEVICE SCREEN WITH THE REQUEST FOR THE CUSTOMER TO TAP THEIR CARD ON THE BACK OF THE MOBILE DEVICE.



CUSTOMER TAPS THEIR BANK CARD ON THE BACK OF THE MERCHANT’S MOBILE DEVICE.



CUSTOMER ENTERS THEIR PIN ON THE MERCHANT’S MOBILE DEVICE.



A RESPONSE MESSAGE APPEARS ON THE DEVICE INDICATING THE SUCCESSFUL PAYMENT TRANSACTION.



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