NPCI/2022-23/RuPay/036   15th March 2023

To,
All Member Banks- RuPay

Circular – RuPay SoftPoS with PIN on Glass- Mobile Payment on COTS (commercial-off-the-shelf) {MPOC} solution scope inclusion in Certification

Dear Sir/Madam,

NPCI has been working with Acquiring Banks / Technology Service Providers / Processors for continuous improvement and innovation in the payments domain. In line with our endeavour, we are pleased to announce the introduction of RuPay SoftPoS with PIN on Glass(MPOC) - mobile based solution for acceptance of RuPay Card transactions for varied merchant payment requirements. Mobile payment acceptance enables the processing of card-based payment transactions using a smartphone or tablet that performs the functions of an electronic point-of-sale terminals.

The RuPay SoftPoS solution is in accordance with the guidelines released by PCI on MPoC solution in December 2022 (Annexure A). MPoC solution allows the acceptance of card transaction with or without PIN through COTS-native interfaces on a COTS device. This solution permits merchants to accept payments in contactless mode upto Rs. 5,000/- without PIN and for transactions more than Rs. 5,000/- with PIN, as per RBI guidelines (refer RBI circular DPSS.CO.PD No.752/02.14.003/2020-21 dated December 04,2020)

For RuPay transactions on SoftPoS solution, Acquirers need to send the value in DE 61 (subfield 4) as mentioned in below table:
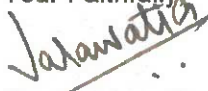
DE 22 (Point of service entry mode)	DE 61 (Point of service Data Code)
Position 1 and 2 (PAN entry mode)	Subfield 4 (Terminal operating environment)
"07"(Contactless payment using chip)	"9"(Off premises of card acceptor, attended M-POS)

- *For other technical details, please refer RuPay - Online Switching Interface Specification*
- *Please ensure for all SoftPoS Types-CPOC, SPOC & MPOC the same identifier will be used*

We request member banks to come for MPOC solution certification with NPCI to enable RuPay contactless acceptance as given below:

1. RuPay Acquirer need to certify Kernel (L2 TA) with NPCI
2. Acquirer to perform security assessment with PCI for MPOC solution (refer Annexure B)
3. Acquirer to complete application certification(L3) with NPCI by selecting the SoftPoS as a channel type in C-flow portal

We request members to make a note of the above and disseminate the information to the concerned teams.

Your Faithfully,

Kunal Kalawatia
Chief- products