

SPoC Consumer FAQs

What is Software-Based Pin on Cots (SPoC)?

SPoC is a payment method by which a cardholder can enter their PIN on a merchant owned mobile device such as a mobile phone or tablet. The cardholder's PIN is entered on a verified Acquirer APP while the card is inserted into the merchant's Secure Card Reader.

How does a SPoC payment work?

When making a purchase, your card is inserted into the merchant's Secure Card Reader and you will be prompted to enter your PIN on a verified Acquirer application which appears on a merchant-owned mobile device such as a mobile phone or tablet. Your PIN's security is ensured by encryption software on both the card reader and on the mobile APP.

What if I am asked to swipe my *Interac* debit card on a merchant's card reader?

No. Payments using *Interac* debit cards on SPoC can only be completed by inserting a debit card into a merchant's Secure Card Reader or by a contact-less transaction (*Interac* Flash).

What types of devices would I expect to enter my PIN on?

After your *Interac* debit card is inserted into a Secure Card Reader, you can expect to enter your PIN on the merchant's mobile phone or tablet.

Is a SPoC payment secure?

The merchant's Secure Card Reader and the Acquirer APP ensure PIN encryption to ensure no one sees your PIN once it has been entered onto the merchant's phone or tablet. In addition, you are protected under the *Interac* Zero Liability Policy* from any losses due to unauthorized transactions.



Where would I find SPoC as a payment option?

This payment option is typically found at merchants that operate as micro or small businesses that may or may not have a permanent retail space. Freelance or contract businesses as well as charities could also offer SPoC as a payment option.

Do I need to bank with participating financial institution to use SPoC as a payment method?

Just like any other payment you would make with *Interac* Debit, to make a purchase using SPoC, all you require is an *Interac* debit card issued by your financial institution.

Is SPoC available for me to use when travelling in the US?

This payment acceptance method is available at participating merchants outside of Canada. Please contact your financial institution to determine whether additional fees apply.

If I make a SPoC payment at a US based merchant, how will I know what I was charged in Canadian dollars?

For the final Canadian amount debited from your bank account, please review your bank account statement or contact your financial institution.

I suspect my *Interac* debit card was impacted by fraud, what do I do?

If you suspect your card has been impacted by fraudulent activity, contact your financial institution immediately.

I am a small business owner and am interested in learning more about how to set up SPoC.

If you are interested in learning about SPoC to accept payments for your business, please visit the *Interac* Debit solutions page at business.interac.ca/interac-debit/.

*With the *Interac* Zero Liability Policy, a customer will not be liable for losses resulting from circumstances beyond their reasonable control when using *Interac* Debit, *Interac* Flash — whether using card or mobile — including losses resulting from technical errors, system problems or fraud. For additional information, please visit <https://www.interac.ca/en/zero-liability.html>.

