



Powering next-generation retail experiences

CASE STUDY • DECEMBER 2025

Mastercard and Softpay began collaborating in the Nordics to accelerate enablement of simple and secure card payment acceptance for everyone - driving merchant sales and innovating the checkout journey. By jointly unlocking payment use cases through enabling secure contactless payments without additional hardware, we have created a seamless, fast, secure and flexible payment experience for both merchants and consumers.

The collaboration spans across multiple use cases and verticals such as mobility, small and medium enterprises (SMEs) and large retailers - equipping merchants with innovative Tap on Phone and self-checkout solutions to accelerate sales volumes and ensuring back up payment capabilities.

In 2025, Softpay was admitted to Mastercard's Global StartPath program, having the opportunity to expand global relationships and, in partnership, tackle ecosystem challenges. Since the program, Softpay has leveraged Mastercard's broad partner network to expand globally and continue their success beyond Europe.





↑ 23%

The global SoftPOS market is forecast to grow at a CAGR of over 23% through 2030¹, with Tier 1 retailers accounting for a significant share due to their drive toward agility, efficiency, and customer-centric innovation.

What is a Tier 1 retailer?

A retail company that is among the largest and most influential in the industry in terms of revenue, market share, and global presence.

Transforming in-store payments with SoftPOS

The retail ecosystem is undergoing a seismic transformation.

As customer expectations rise — demanding convenience, speed, personalization, and fluid digital-physical experiences — traditional payment infrastructures are struggling to keep up. Retailers must not only match, but exceed, the seamlessness of e-commerce to remain competitive in physical environments.

SoftPOS (Software Point-of-Sale) has emerged as a breakthrough technology enabling this shift. By turning any NFC-enabled Android or iOS device into a secure, contactless payment terminal, SoftPOS eliminates the need for dedicated payment hardware. The result: lower infrastructure costs, improved mobility, and enhanced in-store experiences.

A crucial catalyst for SoftPOS adoption is the PCI MPoC (Mobile Payments on Commercial Off-The-Shelf) standard, which provides a security and compliance framework that legitimizes mobile payment applications for use on consumer-grade devices. This paves the way for mass enterprise adoption across global markets.

1. Grand View Research, [SoftPOS Market Size, Share & Trends Analysis Report](#), April 2025



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Enables use of standard smartphones and tablets in lieu of purpose-built payment terminals.

Unlocking trust and scale in mobile payments

The PCI MPoC standard represents a major milestone in legitimizing mobile-based payment acceptance. It defines how commercial off-the-shelf (COTS) devices can securely perform sensitive payment functions while meeting the highest global security benchmarks.

There are many key advantages of using MPoC:

- Enables use of standard smartphones and tablets in lieu of purpose-built payment terminals.
- Supports a wide array of payment scenarios: mobile-assisted selling, pop-up stores, self-checkout, and contingency payment systems.
- Establishes trust with consumers and regulators by ensuring encrypted communication, device attestation, and remote monitoring.

Independent SoftPOS solution Softpay is among the first movers certified under the MPoC framework, developing a competitive edge in the space. The certification demonstrates:

- Maturity and technical excellence in product development
- Full alignment with the most rigorous security protocols
- Readiness for enterprise-scale deployments

By achieving MPoC compliance early, Softpay significantly lowers the barriers to entry for Tier 1 retailers and provides a future-proof foundation for next-gen payment infrastructure.



Addressing retail challenges with Softpay's SoftPOS

matas

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Associates can now guide customers, offer recommendations, and complete transactions anywhere in-store.

● CASE STUDY

Matas and mobile-assisted selling

Situation

Fixed checkout counters limiting customer engagement. Beauty and health retailer Matas faced a common challenge — customers browsed independently then queued at fixed checkout counters, leading to reduced customer interaction and missed opportunities for upselling.

Solution

Matas equipped store associates with mobile devices running Softpay's SoftPOS solution. Associates can now guide customers, offer recommendations, and complete transactions anywhere in-store.

This shift has improved engagement and reportedly led to an increase in average basket size. Customers benefit from personalized service and shorter wait times, and store teams are empowered to turn browsing into buying.

coop

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Customers can scan and pay using either personal or store-provided devices, and adoption is steadily rising.

● CASE STUDY

Coop and redefining self-checkout

Situation

Coop wanted to enhance their self-checkout solution to enable card payments as customers demanded quicker, more autonomous checkout experiences.

Solution

Coop integrated Lobyco's POS solution and Softpay's SoftPOS payment solution into their tablet-based self-checkout terminals. Customers can scan and pay using either personal or store-provided devices, and adoption is steadily rising.

With Softpay, Coop reduced checkout congestion, improved labor utilization, and took full control of the payment interface.



Why Tier 1 retailers choose Softpay

Softpay's SoftPOS solution is engineered for high-performance retail environments. Here's why major brands trust Softpay.

Scalable architecture

- Designed to support thousands of concurrent devices across multi-store operations
- Proven scalability in real-world Tier 1 deployments

Enterprise-grade integrations

- Offers APIs and SDKs for seamless integration into POS systems, loyalty programs, and analytics stacks
- Ensures consistent customer experience and unified backend operations

Feature complete

- Offers a feature complete solution with continuous add-ons
- Specific features for verticals like retail, hospitality and transportation/logistics

Robust security and compliance

- Fully MPoC-certified
- End-to-end encryption and remote monitoring

Retail-centric deployment DNA

- Deep understanding of in-store workflows, checkout dynamics, and omnichannel requirements
- Experience in customizing solutions for complex environments without disrupting operations

Fast time-to-market

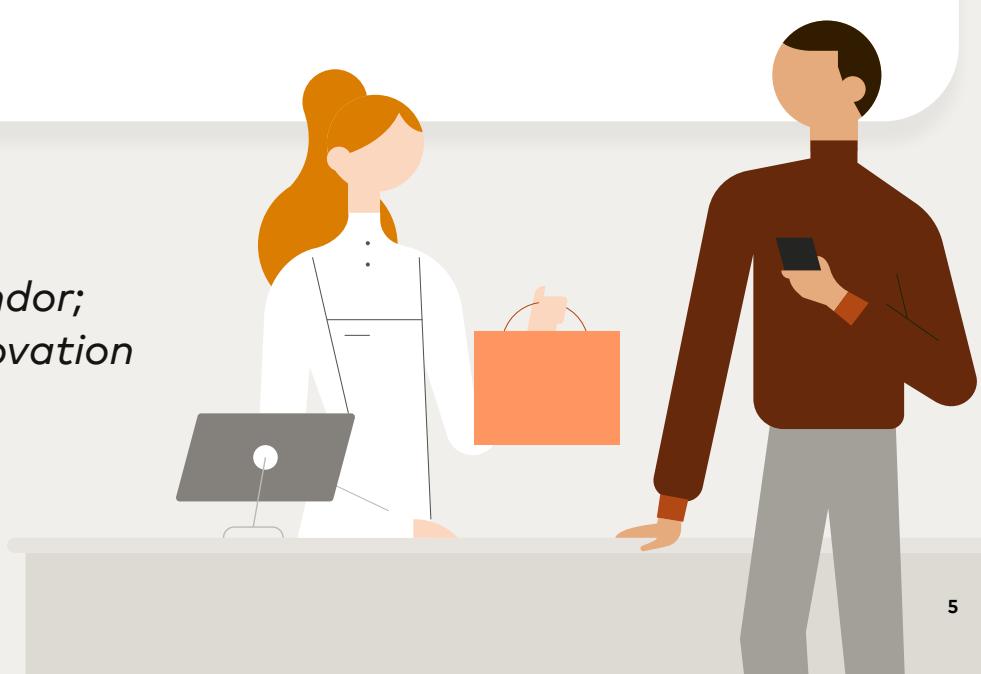
- Pilot to full-scale rollout in weeks, not months
- Minimal operational disruption with quick staff onboarding

Customer support

- 24/7 support
- As a one-product company all employees are experts in SoftPOS

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Softpay isn't just a vendor; they're a strategic innovation partner for retailers.



Where SoftPOS is going next

SoftPOS is no longer just a cost-saving innovation — it's a strategic enabler of customer engagement, loyalty, and operational efficiency.

As the retail space continues to evolve, the future opportunities for retailers become clear:

- Pop-up and seasonal retail: Enable quick deployment in temporary locations
- In-aisle checkout: Let customers or staff complete purchases anywhere
- Staff mobility: Empower associates as roving experts, not just cashiers
- Customer-facing screens: Enable deployment of a customer-facing screen in a multi-lane setup showing order lines, loyalty, advertisements and information
- Contingency payment solutions: Maintain business continuity during hardware outages



As Mastercard continues to expand the reach of its global payments infrastructure, leveraging decades of experience making payments safe, simple and accessible to all, Softpay is standing at the forefront of enabling truly mobile-first, secure and intuitive in-store payment experiences.

Together we're redefining the point of sale, as a point of engagement.

To learn more about how Mastercard and Softpay are helping retailers thrive in a mobile-first future, contact us at mposprogram@mastercard.com



Mastercard

Powers economies and empowers people in 200+ countries and territories worldwide. Together with our customers, we're building a sustainable economy where everyone can prosper. We support a wide range of digital payments choices, making transactions safe, simple, smart and accessible. Our technology and innovation, partnerships and networks combine to deliver a unique set of products and services that help people, businesses and governments realize their greatest potential.



Softpay

Powers contactless payments in over 30 markets across Europe and North America. Our independent SoftPOS solution turns any phone, tablet, or enterprise device into a secure payment terminal, no extra hardware required. We integrate with a wide range of acquirers and enable use cases such as assisted sales, queue busting, emergency POS, and self-checkout to ensure maximum flexibility for merchants and their customers.

