



# EMVCo Security Evaluation Certificate Mobile Application

Please accept this document as confirmation of the EMVCo Software-Based Mobile Payments Security Evaluation Process.

**Evaluation Certificate Number: SECN0015.03**

**Date SECN Issued: 10 Aug 2020**

**Next security review due: 10 Aug 2026**

**Company Name: The BENEFIT Company B.S.C.(C)**

Address: Building 701, Road 3615  
Block 346, Flat/Shop Number 2  
Al Seef Bahrain

**Product Name: BenefitPay**

**Product Version: v2.8.38**

OS Type and Version: Android 7 and above  
Underlying Product Manufacturer: FOO Offshore  
Underlying Product Component Name: FOO PAY SDK  
Underlying Product Version: v2.1.19.59  
Underlying Platform SECN: SECN0014.04

Security Laboratory: Applus+

User Guidance Documents:

- BenefitPay - Security Guidance Document, v1.11, 17 Oct 2025

Certification Reference Documents:

- EMVCo SBMP Security Evaluation Process, v1.8, July 2024  
- EMVCo Software-based Mobile Payment Security Requirements, v1.5, January 2025

Conditions of Certification: User Guidance document(s) must be followed.

Authorized by: Alan Mushing  
Security Evaluation Working Group Chair  
EMVCo, LLC  
Date: 12 Nov 2025

Disclaimer: Although the secure implementation of any security mechanisms and product functionalities may be evaluated, the EMVCo Security Evaluation Process does not validate the cryptographic algorithms, methods and protocols themselves nor the absence of flaws or defects in the specifications used for product development.

The SECN number must be mentioned to all other vendors or when shipping the product. The use of the SECN number is limited to the product as detailed below. Please also reference the SECN number in any communication with EMVCo.

The EMVCo SBMP Security Evaluation Process is intended to provide valuable and practical information relating to the general security performance characteristics and the suitability of use for software-based mobile payment related products. The EMVCo SBMP Security Evaluation Process is designed to ensure a robust security foundation for these products at component and solution levels. The EMVCo SBMP Security Evaluation Process is an evolving process in relation to new attack techniques and technology. EMVCo reserves the right to perform new/random security testing throughout the lifetime of the component or solution which may impact Security Evaluation Certificates. The full terms and conditions upon which EMVCo Security Evaluation Certificates are issued by EMVCo are contained in the EMVCo SBMP Security Evaluation Process document and the EMVCo Security Evaluation Contract. The Product Provider, when distributing this EMVCo Security Evaluation Certificate, shall deliver it in its entirety.