Revised Standards for Europe Region EMV 3DS 2.2 Roadmap for Remote Electronic Transactions

Mastercard is revising the Standards announced in the article "AN 5762—Revised Standards for Europe Region EMV 3DS 2.2 Roadmap for Remote Electronic Transactions."

Overview of Revised Standards

Customers should review the revisions to the publication(s) in this document and make appropriate plans to support the revised Standards.

Effective Date	Changes to Standards in...	Will be Published in...
1 May 2024	*Mastercard Rules*	Chapter 13 Europe Region
1 May 2024	*Transaction Processing Rules*	Chapter 5 Card-Not-Present Transactions

Mastercard will incorporate the revised Standards into a future edition of the manual(s). The manual(s) are available on Mastercard Connect™ via Publications.

Revised Standards—*Mastercard Rules*

Mastercard will revise the *Mastercard Rules* to include these Standards. Additions to the Standards are underlined. Deletions are indicated with a ~~strikethrough~~.

Chapter 13 Europe Region

6.1 Card Issuance – General Requirements

Authentication Requirements—Europe Only

EMV 3DS and Identity Check

An Issuer must support the EMV 3DS specifications and Mastercard Identity Check and enroll all of its BIN ranges eligible for Remote Electronic Transactions in the new Mastercard authentication network.

Effective 14 October 2022, an Issuer must have enrolled all of its e-commerce-enabled Mastercard and Maestro BIN ranges in EMV 3DS 2.2. It must ensure, for itself and for its Service Providers (such as ACS providers), the full implementation and use of EMV 3DS 2.2. In addition, an Issuer must ensure, for itself and for its Service Providers, the use of 3DS Requestor Initiated (3RI), and the EMV 3DS 2.2 authentication to Merchant app redirection (also called 3DS Requestor App URL).

<u>Effective 1 May 2024, it must also ensure, for itself and for its Service Providers, the use of Merchant to authentication app redirection (also called OOB app URL).</u>

An Issuer may implement alternative technical authentication solutions that provide equivalent authentication features and performance.

Revised Standards—*Transaction Processing Rules*

Mastercard will revise the *Transaction Processing Rules* to include these Standards. Additions to the Standards are underlined. Deletions are indicated with a ~~strikethrough~~.

Chapter 5 – Card-Not-Present Transactions

Europe Region

5.8 Authentication Requirements

5.8.1 Acquirer Requirements

EMV 3DS and Identity Check

An Acquirer must ensure that its online Merchants support Cardholder authentication using EMV 3-D Secure version 2 (EMV 3DS) and comply with the Mastercard Identity Check Program, including display of the Identity Check brand.

An Acquirer must ensure, for itself and for its Service Providers (e.g., 3-D Secure Service Providers) the full implementation of EMV 3DS 2.2. In addition, it must ensure that its e-commerce Merchants and Service Providers (e.g., 3DS Service Providers) use the EMV 3DS 2.2 authentication to Merchant app redirection (also called 3DS Requestor App URL).

Effective 1 May 2024, it must ensure that its e-commerce Merchants and Service Providers also use Merchant to authentication app redirection (also called OOB app URL).

An Acquirer may implement alternative technical authentication solutions that provide equivalent authentication features and performance.