# AN 2684—Authentication Guide for the Europe Region

Generated on 16 May 2019

Published on 14 May 2019

## AN 2684—Authentication Guide for the Europe Region

Mastercard has published an Authentication Guide for Europe (Version 1.11) to help all parties comply with the Payment Services Directive (PSD2) Regulatory Technical Standards (RTS) on strong customer authentication (SCA) by 14 September 2019 and the Mastercard Digital Security Roadmap.

## Version History

The version history of this announcement is as follows.

| Date | Description of Change |
| --- | --- |
| 14 May 2019 | Initial publication date |

## At-A-Glance

The At-A-Glance table provides key information about the systems and groups affected by this announcement, action indicators that specify the appropriate action, and the required implementation date or dates.

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| --- | --- |
| **Type:** | Bulletin Announcement |
| **Audience:** | Acquirer, Issuer, Processor, Wallet Provider, Merchant - Merchant Connect |
| | Each customer must independently determine the impact on its operations. |
| **Brands:** | Mastercard®, Debit Mastercard®, Maestro® |
| **Region:** | Europe |
| **System:** | Authorization |
| **Category:** | Operations, Security |
| **Action Indicator:** | Information only |
| **Effective Date:** | 14 September 2019—PSD2 RTS SCA requirements will become effective |

## Overview

Mastercard has published an Authentication Guide for Europe (Version 1.11), which is available on Mastercard Connect™.

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**Note:**

Customers should consider the guide as a reference document on the Mastercard Authentication Network in the Europe region.

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The guide helps:

- Facilitate the compliance of all stakeholders involved directly or indirectly in the authentication value chain with the PSD2 RTS.
- Facilitate the preparation of stakeholders for the roll-out of EMV [1] 3-D Secure (3DS2) and the Mastercard Identity Check™ program.

Only electronic remote card-based payment (card-not-present [CNP]) transactions are covered in the guide.

In addition, the guide complements the Mastercard Identity Check Program Guide.

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[1] EMV is a registered trademark or trademark of EMVCo LLC in the United States and other countries.

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## Highlights

In the Authentication Guide for Europe (Version 1.11), customers may find information about:

- EMV 3DS and how to use it to comply with PSD2
- Mastercard ID Check program
- PSD2 SCA requirements, including exceptions (exemptions and exclusions)
- Authentication and authorization flagging to support PSD2 requirements
- Dynamic linking and other specific PSD2 SCA requirements
- Electronic commerce (e-commerce) use cases
- Mastercard authentication services

## Questions?

Customers with questions about the information in this announcement should contact:

| Mastercard Identity Check Europe Team | |
|---|---|
| **Email:** | IdentityCheckEurope@mastercard.com |