

Date: September 10, 2019



Tom Blomfield

Monzo Bank Limited  
38 Finsbury Square  
London EC2A 1PX  
UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND

**Re:** *EMVCo Letter of Approval – EMV 3-D Secure Access Control Server Product*

**Approval / Reference Number:** 3DS\_LOA\_ACS\_MOBL\_020100\_00191

**Approval Date:** September 10, 2019

**Approval Expiration Date:** September 4, 2021

Product Provider Name:	Monzo Bank Limited
Registration Number:	MOBL.V 19 0129
Access Control Server Name:	Monzo ACS
Access Control Server Version:	1.0.0
Operating System Version:	Container Linux by CoreOS 2079.6.0
Implementation Conformance Statement:	3DS_ICS_ACS_MOBL_020100_00191
EMV 3-D Secure Specification(s):	Version 2.1.0
EMV 3-D Secure Specification Bulletins:	204 v5
3-D Secure Test Plan Name:	EMV® 3-D Secure 2.1.0 Test Plan
3-D Secure Test Plan Version:	2.1.0.19
3-D Secure Test Plan Bulletin(s):	N/A

Dear Tom Blomfield,

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for EMV 3-D Secure approval for the Access Control Server identified above. In connection with your request for approval, we have reviewed your report, identified by file number UL\_CompTestReport\_ID1627 which was generated by UL TS B.V..

After assessing such file, EMVCo has determined that the above referenced Access Control Server sufficiently conforms to EMV® 3-D Secure – Protocol and Core Functions Specification.

EMVCo hereby grants your Access Control Server EMV 3-D Secure Approval, based on the requirements stated in the EMV 2.1.0 Specifications. Please note that EMVCo may publicly identify your Access Control Server as an approved Access Control Server, including in EMVCo's published list of approved 3DS Products.

EMVCo's grant to your Access Control Server is subject to the Specific Terms and Conditions to the Letter of Approval attached hereto as Attachment A. Because EMVCo's grant is subject to such limitations, including certain events of termination, you and any third parties should confirm that such approval is current and has not been terminated by referring to the list of approved Access Control Server published on the EMVCo website ([www.emvco.com](http://www.emvco.com))

**This Letter of Approval is valid while the approval number is posted on the EMVCo website.**

EMVCo, LLC

By:

Name:

Title: EMVCo 3-D Secure Testing Group Chair

# **Attachment A**

## **Specific Terms and Conditions to Letter of Approval**

During testing, the following issues were identified. Restrictions identified must be disclosed to customers (issuers or other product providers to whom the Product Provider intends to sell the product).

**Restrictions, if any:**

**Comments, if any:**

## Attachment B Supported Options

This product has been tested for the following ACS options

<b>Native UI</b>	<b>Protocol 2.1.0</b>	<b>Protocol 2.2.0</b>
Text UI (01)	<input type="checkbox"/>	<input type="checkbox"/>
Single Select UI (02)	<input type="checkbox"/>	<input type="checkbox"/>
Multi Select UI (03)	<input type="checkbox"/>	<input type="checkbox"/>
OOB UI (04)	<input checked="" type="checkbox"/>	<input type="checkbox"/>

<b>HTML UI</b>	<b>Protocol 2.1.0</b>	<b>Protocol 2.2.0</b>
Text UI (01)	<input type="checkbox"/>	<input type="checkbox"/>
Single Select UI (02)	<input type="checkbox"/>	<input type="checkbox"/>
Multi Select UI (03)	<input type="checkbox"/>	<input type="checkbox"/>
OOB UI (04)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
HTML Other UI (05)	<input type="checkbox"/>	<input type="checkbox"/>