

Date: March 19, 2026



Kunal Kalawatia

National Payments Corporation of India  
1001A, B wing, 10th Floor The Capital, Bandra-Kurla Complex Bandra (East)  
Mumbai 400051  
India

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

**Approval / Reference Number: 3DS\_LOA\_DIS\_NPCI\_020301\_01194**

**Approval Date: March 19, 2026**

**Approval Expiration Date: February 25, 2028**

Product Provider Name: National Payments Corporation of India

Registration Number: NPCI.V 23 0316

Directory Server Name: NPCI SecureNxt

Directory Server Version: 3.0.0

Operating System or Virtual Machine Name and Version: Ubuntu 24.04

Implementation Conformance Statement: 3DS\_ICS\_DIS\_NPCI\_020301\_01194

EMV 3-D Secure Specification: Version 2.3.1.1  
Version 2.2.0

EMV 3-D Secure Specification Bulletin(s): SB214 v3, SB255 v5

3-D Secure Test Suite Names and Versions:  
– EMV 3DS 2.3.1 Test Suite Version 2.3.1.16  
– EMV 3DS 2.2.0 Test Suite Version 2.2.0.16  
– 3DS 2.2.0 Bridging Message Extension 2.0 Test Suite Version 2.0.1.5

3-D Secure Test Suite Bulletin(s):

EMV 3-D Secure Specification Bulletin(s) tested: SB214 v3, SB255 v5

Dear Kunal Kalawatia,

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for EMV 3-D Secure approval for the Directory Server identified above. In connection with your request for approval, we have reviewed your report, identified by file number FIME\_CompTestReport\_ID5549 which was generated by Fime Services Netherlands B.V..

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

EMVCo hereby grants your Directory Server EMV 3-D Secure Approval, based on the requirements stated in the EMV 2.2.0, and/or 2.3.1 Specifications. Please note that EMVCo may publicly identify your Directory Server as an approved Directory Server, including in EMVCo's published list of approved 3DS Products.

EMVCo's grant of Approval status to your Directory Server is subject to the Supported Options as identified in Attachment B hereto and the Tested 3DS Extensions identified in Attachment C hereto and specifically incorporates (i) the terms and conditions of your 3-D Secure Approval Contract with EMVCo, and (ii) 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 Directory 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

Authorized by **Johnathan Hancock**

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 DS options:

DS supports Card Range Data File download	<input checked="" type="checkbox"/>
DS supports the Partial Cache update	<input checked="" type="checkbox"/>
DS supports Card Security Code	<input checked="" type="checkbox"/>
DS able to creates the ARes message on the ACS's behalf	<input checked="" type="checkbox"/>
Split-SDK Server Signature algorithm supported	<input checked="" type="checkbox"/> PS256 <input checked="" type="checkbox"/> ES256
DS supports OReq/Ores messages	<input checked="" type="checkbox"/>

## Attachment C Tested 3DS Extensions

This product has been tested for the following 3DS extensions:

<b>Bridging Message Extension</b>	<b>Version 2.0</b>
Recurring data	☒
Challenge data	N/A
Additional data	☒
File URL data	☒