Security Evaluation Certificate Multi-Factor Authentication Solution

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

Evaluation Certificate Number: **SECN0137.01**

Date SECN Issued: **25 Jun 2025** **Next security review due:** **25 Jun 2027**

Company Name: **Mastercard Europe SA**
Address: Chaussée de Tervuren 198A
Waterloo 1410 Belgium

Product Name: **Mastercard Payment Passkeys**

Product Version: **v1.15.0**

OS Type and Version: -

Underlying Platform Manufacturer: -

Underlying Platform Name: - Platform Version: -

Underlying Platform SECN: -

Relying App Name: - Relying App Version: -

MFA Type: FIDO2-based Authentication Service platform

Security Laboratory: Keysight Technologies Riscure

Authorized by: Matheus Oliveira
Security Evaluation Working Group Chair
EMVCo, LLC
Date: 06 Nov 2026

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.

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User Guidance Documents:

- Security Guidance for Mastercard Token Authentication Service / Digital Authentication Services, v1.2, 10 Sep 2026

Certification Reference Documents:

- EMVCo SBMP Security Evaluation Process, v2.0, May 2026
- EMVCo Software-based Mobile Payment Security Requirements, v1.5, January 2025
- EMVCo Security Requirements - MFA solutions for Payments, v1.0, June 2023

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

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