



# 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**

**Date SECN Issued: 25 Jun 2025**

**Next security review due: 25 Jun 2026**

**Company Name: Mastercard Europe SA**

Address: Chaussée de Tervuren 198A  
Waterloo 1410 Belgium

**Product Name: Mastercard Payment Passkeys**

**Product Version: v1.0**

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: Alan Mushing  
Security Evaluation Working Group Chair  
EMVCo, LLC  
Date: 21 Aug 2025

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## User Guidance Documents:

- Security Guidance for Mastercard Token Authentication Service / Digital Authentication Services, V1.0, August 2024

## Certification Reference Documents:

- EMVCo SBMP Security Evaluation Process, v1.8, July 2024
- 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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