AN 7169 Wallet Express Issuer Enablement in the Europe Region

Type:
Bulletin announcement

Category:
Operations

Audience:
Issuer
Processor
Engage partner
Network enablement partner
MDES
MDES wallet provider
Wallet provider

Region:
Europe

Brand:
Mastercard®
Debit Mastercard®
Maestro®

Product or service:
Consumer Credit
Consumer Debit
Consumer Digital Devices
Mastercard Digital Enablement Service

Action indicator:
Attention warranted (program/service-related)
Registration required
Testing recommended

System:
Authorization
Clearing

Published:
19 December 2023

Effective:
10 April 2024
3 May 2024
31 May 2024
14 June 2024
6 September 2024
4 October 2024
25 October 2024
4 November 2024

Executive overview

Consumers across the Europe region increasingly use digital wallets for both in-store and online payments. Building on the success of the previous Wallet Express program, Mastercard is now launching the next two iterations for 2024 of the Wallet Express Issuer Enablement Program for all issuers in the Europe region. This program aims to further simplify the process for issuers in enabling and supporting multiple digital wallets.

Mastercard will enable a participating issuer for eligible Mastercard Digital Enablement Service (MDES) wallets launched in the respective countries without the need to raise wallet onboarding projects for the target wallets.

Effective date details – 1st iteration of 2024

Date	Details
10 April 2024	Opt-in deadline for participating in the Wallet Express Issuer Enablement Program for all issuers in the Europe region.
3 May 2024	Enablement of account ranges on digital wallets as per opt-in email message from issuers.
31 May 2024	Allowlist block removal.
14 June 2024	Commercial launch possible as of that date.

Effective date details – 2nd iteration of 2024

Date	Details
6 September 2024	Opt-in deadline for participating in the Wallet Express Issuer Enablement Program for all issuers in the Europe region.
4 October 2024	Enablement of account ranges on digital wallets as per opt-in email message from issuers.
25 October 2024	Allowlist block removal.
4 November 2024	Commercial launch possible as of that date.

What Mastercard is doing

Mastercard is implementing the Wallet Express Issuer Enablement Program for issuers in the Europe region, with the primary objective of enabling them to seamlessly support mobile and wearable payments. The program aims to provide issuers with a streamlined and efficient approach to facilitate a diverse range of digital wallets, offering consumers the flexibility to choose their preferred payment method. By participating in the program, issuers can enhance their capabilities to support various digital wallets, ultimately empowering consumers with full payment options.

Version history

Date	Description of change
19 December 2023	• Samsung Pay joins Wallet Express for issuers in Denmark, Finland, France, Germany, Italy, Norway, Spain, Sweden, and the UK. • Update to the effective date details
18 July 2023	Update to the effective date details
10 January 2023	Initial publication date

Enablement

Mastercard will enable participating issuers and MDES-enabled account ranges, currently enrolled for Secure Element-based digital wallets, to any of the additional digital wallets included in the attachment associated with this bulletin announcement.

Issuers that choose to participate in the enablement for one or more of these digital wallets must contact wallet.express.europe@mastercard.com by the respective opt-in deadline (10 April, and 6 September 2024 respectively) and provide:

- Their customer ID (CID) or ICA number.
- The list of wallet IDs (WIDs) (for enabled digital wallets).

A selective choice of wallet IDs on selective account ranges is possible. Mastercard will provide a list of eligible account ranges to the issuer for final confirmation.

MDES Express provides for a common contractual framework for issuers and digital wallets to manage tokenization and digitization. Issuers that have not already signed the MDES Express Agreement can participate in the enablement program by signing the MDES Express Agreement before the respective opt-in deadlines. Issuers should contact wallet.express.europe@mastercard.com to initiate the signature process.

Mastercard will enable the account ranges of opted-in issuers on the digital wallets by 3 May 2024, and 4 October 2024 respectively, and will remove the Allowlist block by 31 May, and 25 October 2024 respectively. Issuers should plan commercial launches not before 14 June, and 4 November respectively.

Issuers who do not want to participate in this enablement initiative can continue opening a Customer Implementation Services (CIS) enablement project following Mastercard's standard process.

Customer impact

Issuers should be aware of the following and assess any impact:

- Issuers are advised to check with their processors to ensure that they are prepared to support the new Wallet IDs (WIDs) and Token Requestor IDs (TRIDs). Mastercard highly recommends that issuers ensure their systems are ready to accommodate multiple WIDs or TRIDs without relying on hard-coded values, as

Mastercard anticipates future wallet expansions. Issuers must review and update their card issuing platforms and systems to facilitate seamless support for the new WIDs and TRIDs.

- Mastercard will onboard issuers to the selected digital wallets without the need to request wallet onboarding projects for digital target wallets. New wallets will apply to the default product configuration per account range already defined in the existing "Digital Enablement Project" in MDES Manager. Issuers that would like to update the default product configuration can do so by following the instructions in the "Select Profiles and Other Settings" chapter in the *MDES Manager Application User Guide*.
- Mastercard recommends that issuers provide a default wallet agnostic Terms and Conditions (T&Cs) document for all new wallets to reduce friction in supporting new wallets and to ensure that the issuer does not include the wallet name in the name of the website link of the T&Cs or Data and Privacy Policy. However, issuers could provide wallet-specific T&Cs or modify existing T&Cs or website link names by utilizing MDES Manager after the wallet enablement date.
- Issuers must ensure that their chosen cardholder identification and verification (ID+V) methods work across all their supported wallets, such as short message service (SMS), one-time passcode (OTP), issuer website URL, in-app verification, or call center. Issuers should ensure that their call centers are prepared to handle any inquiries about the new wallets supported by the issuer.
- Mastercard advises issuers that the availability of near-field communication (NFC) payment enabled devices will vary per wallet provider and country. Issuers can contact wallet.express.europe@mastercard.com for more information.
- Issuers should review their fraud screening logic for authorization and training needs for Global Customer Service to handle wallet-specific queries.
- Issuers who choose to participate in Samsung Pay must follow the Samsung Pay Guidelines mentioned in a separate document attached to this bulletin announcement. Samsung Pay is only available for issuers in Denmark, Finland, France, Germany, Italy, Norway, Spain, Sweden, and the UK.

Testing recommendations

Issuers may conduct testing in the production environment as of the enablement dates.

Issuers can unlock or allow single card numbers listed for production tests utilizing the MDES Manager Application on Mastercard Connect™. A detailed description about how to do that can be found in the "Manage Allowlist" chapter of the *MDES Manager Application User Guide*.

Issuers that would like to conduct testing utilizing the Mastercard Test Facility (MTF) must open a CIS enablement project per Mastercard's standard process, after which all project stakeholders will agree to a specific commercial launch date.

NOTE: MTF testing is not part of the new Wallet Express Issuer Enablement Program.

Marketing

For marketing and communication toolkits, issuers should contact:

Email: wallet.express.europe@mastercard.com

Passive wearable wallets

Mastercard advises issuers that choose to participate in passive wearable wallets of the following:

- Passive wearables work like physical contactless cards, unlike active mobile or wearable solutions that leverage the consumer device cardholder verification method (CDCVM). As such, with passive wearables, low-value transactions (under the CVM limit) work without a personal identification number (PIN), while high-value transactions rely on online PIN.
- In markets that support online PIN, issuers should ensure support for single tap and PIN request functionality to easily allow resetting of the strong customer authentication (SCA) counter . For more

details, refer to *AN 2051 Revised Standards - Contactless Single-Tap PIN Request for Exemption Under PSD2 RTS Article 11* and *AN 5205 Single Tap and PIN Request Service Enhancements in the Europe Region*.

- In markets that do not support online PIN, issuers should consider one the following options to reset the SCA counter through:
  – The issuer mobile banking app.
  – The companion app of the wallet provider (requires configuration by each wallet provider).
  – Requesting the cardholder to insert the card in the terminal after the transaction declined with Response Code 65.
- When an issuer issues digital cards, the issuer should ensure that the system provides the online PIN at the time of token provisioning onto the passive wearable and not when the vendor ships the plastic card.
- Some passive wearable devices may have restrictions on NFC provisioning using a mobile phone.

Related information

Information relevant to this bulletin announcement can be found in these documents available on Mastercard Connect.

Announcements

Refer to these previously published announcements for more information:

- *AN 7169 Wallet Express Issuer Enablement in the Europe Region*
- *AN 2051 Revised Standards - Contactless Single-Tap PIN Request for Exemption Under PSD2 RTS Article 11*
- *AN 5198 Enhancing Data Element 43 to Include Consumer Facing Entity Name in Mastercard Digitial Enablement Service Pre-digitization Services*
- *AN 5205 Single Tap and PIN Request Service Enhancements in the Europe Region*

Reference manuals

Refer to these reference manuals for information about the current state of Mastercard processing:

- *MDES Issuer Implementation Guide*
- *Customer Interface Specification*
- *MDES Technical Specifications for Dual and Single Message Systems*
- *MDES Baseline Configuration and Fraud Prevention Best Practices Guide*
- *MDES Manager Application User Guide*

For individual digital wallet token implementation plans and issuer guides, visit the Technical Resource Center on Mastercard Connect. The token implementation plan specifies the supported ID+V methods, reason codes, data attributes supported, and other wallet-specific information.

Questions

Customers with questions about the information in this announcement should contact
wallet.express.europe@mastercard.com.