







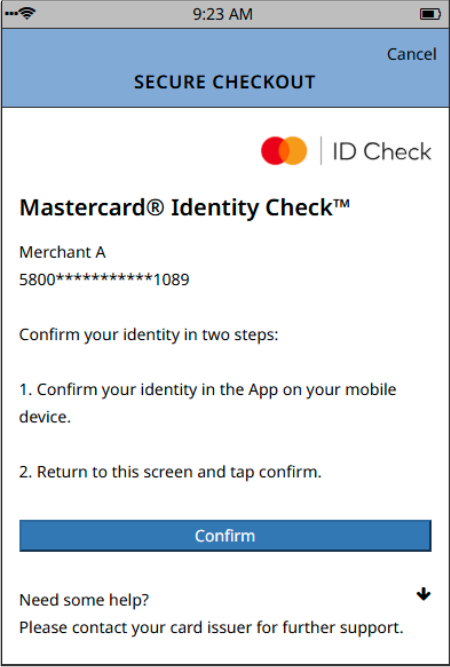
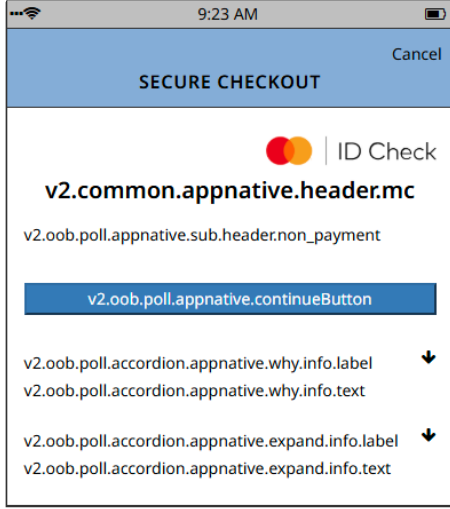
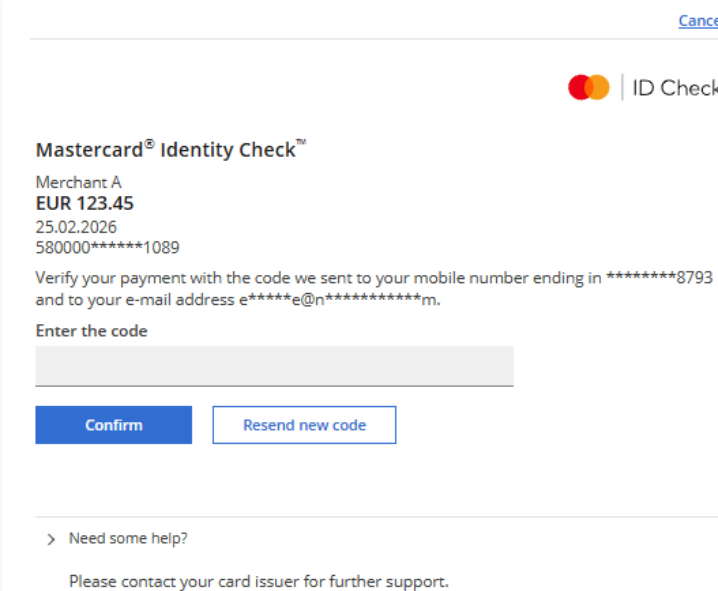
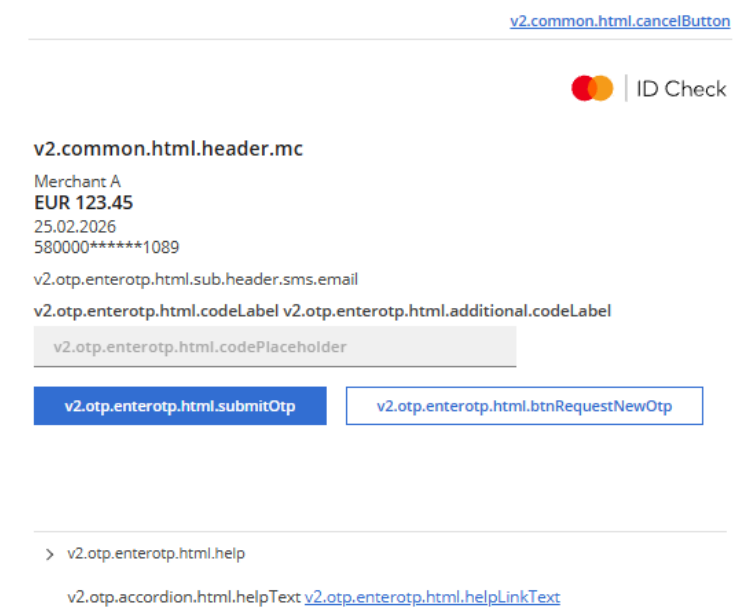


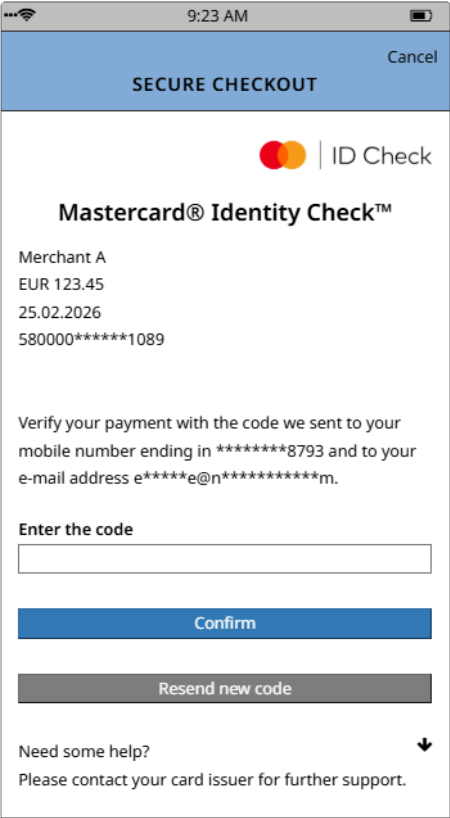
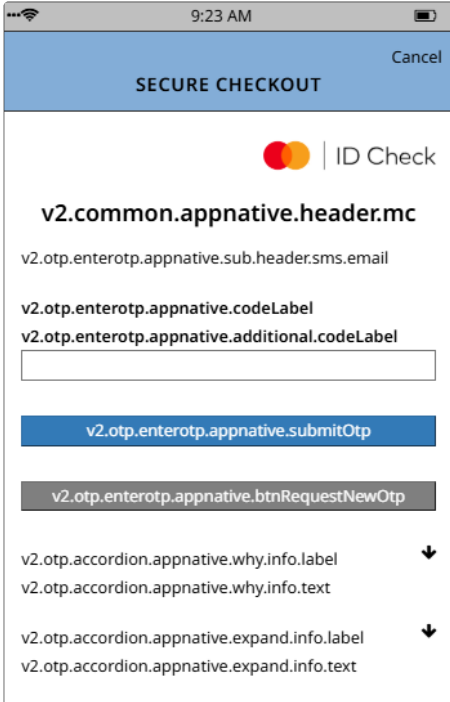






## Challenge Screen Examples

Screen State	Channel	Screenshot - Text	Screenshot - Keys
OOB START Payment	Browser	<p style="text-align: right;"><a href="#">Cancel</a></p>  ID Check  <b>Mastercard® Identity Check™</b> Merchant A EUR 123.45 26.10.2021 5800*****1089  <div style="background-color: #f0f0f0; padding: 5px; border: 1px solid #ccc;">  Verify your payment in the App on your mobile device.           </div>  <p>&gt; Need some help?</p> <p>Please contact your card issuer for further support.</p>	<p style="text-align: right;"><a href="#">v2.common.html.cancelButton</a></p>  ID Check  <b>v2.common.html.header.mc</b> Merchant A EUR 123.45 26.10.2021 5800*****1089 v2.oob.poll.html.sub.header  <div style="background-color: #f0f0f0; padding: 5px; border: 1px solid #ccc;">  v2.oob.poll.html.status           </div>  <p>&gt; v2.oob.poll.html.help</p> <p>v2.oob.accordion.html.helpText <a href="#">v2.oob.poll.html.helpLinkText</a></p>
OOB START Non Payment	Browser	<p style="text-align: right;"><a href="#">Cancel</a></p>  ID Check  <b>Mastercard® Identity Check™</b> Merchant A 26.10.2021 5800*****1089  <div style="background-color: #f0f0f0; padding: 5px; border: 1px solid #ccc;">  Confirm your identity in the app on your mobile device.           </div>  <p>&gt; Need some help?</p> <p>Please contact your card issuer for further support.</p>	<p style="text-align: right;"><a href="#">v2.common.html.cancelButton</a></p>  ID Check  <b>v2.common.html.header.mc</b> Merchant A 26.10.2021 5800*****1089 v2.oob.poll.html.sub.header  <div style="background-color: #f0f0f0; padding: 5px; border: 1px solid #ccc;">  v2.oob.poll.html.status.non_payment           </div>  <p>&gt; v2.oob.poll.html.help</p> <p>v2.oob.accordion.html.helpText <a href="#">v2.oob.poll.html.helpLinkText</a></p>

Screen State	Channel	Screenshot - Text	Screenshot - Keys
OOB START	App Native	 <p>Note: Layout, styling and branding are provided by the merchant. The ACS only provides text and logo.</p>	 <p>Note: Layout, styling and branding are provided by the merchant. The ACS only provides text and logo.</p>
OTP START Payment	Browser		

Screen State	Channel	Screenshot - Text	Screenshot - Keys
OTP START Non Payment	Browser	<div style="text-align: right;"><a href="#">Cancel</a></div> <div style="text-align: right;"> ID Check</div> <p><b>Mastercard® Identity Check™</b></p> <p>Merchant A          25.02.2026          580000*****1089</p> <p>Confirm your identity with the code we sent to your mobile number ending in *****8793 and to your e-mail address e*****e@n*****m.</p> <p>Enter the code</p> <input style="width: 200px; height: 20px;" type="text"/> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <span style="background-color: #0070C0; color: white; padding: 5px 10px; border-radius: 3px;">Confirm</span> <span style="border: 1px solid #0070C0; padding: 5px 10px; border-radius: 3px;">Resend new code</span> </div> <hr style="margin-top: 20px;"/> <p>&gt; Need some help?</p> <p>Please contact your card issuer for further support.</p>	<div style="text-align: right;"><a href="#">v2.common.html.cancelButton</a></div> <div style="text-align: right;"> ID Check</div> <p><b>v2.common.html.header.mc</b></p> <p>Merchant A          25.02.2026          580000*****1089</p> <p>v2.otp.enterotp.html.sub.header.non_payment.sms.email</p> <p>v2.otp.enterotp.html.codeLabel v2.otp.enterotp.html.additional.codeLabel</p> <input style="width: 200px; height: 20px; background-color: #f0f0f0;" type="text"/> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <span style="background-color: #0070C0; color: white; padding: 5px 10px; border-radius: 3px;">v2.otp.enterotp.html.submitOtp</span> <span style="border: 1px solid #0070C0; padding: 5px 10px; border-radius: 3px;">v2.otp.enterotp.html.btnRequestNewOtp</span> </div> <hr style="margin-top: 20px;"/> <p>&gt; v2.otp.enterotp.html.help</p> <p>v2.otp.accordion.html.helpText <a href="#">v2.otp.enterotp.html.helpLinkText</a></p>

Screen State	Channel	Screenshot - Text	Screenshot - Keys
OTP START	App Native	 <p>A screenshot of a mobile application interface for a Mastercard Identity Check. The screen is titled "SECURE CHECKOUT" and features the Mastercard logo and "ID Check" text. Below this, it says "Mastercard® Identity Check™". The merchant information is listed as "Merchant A", "EUR 123.45", "25.02.2026", and "580000*****1089". A verification instruction reads: "Verify your payment with the code we sent to your mobile number ending in *****8793 and to your e-mail address e*****e@η*****m.". There is an input field labeled "Enter the code", a blue "Confirm" button, and a grey "Resend new code" button. At the bottom, there is a link "Need some help?" with a downward arrow and the text "Please contact your card issuer for further support.".</p> <p>Note: Layout, styling and branding are provided by the merchant. The ACS only provides text and logo.</p>	 <p>A screenshot of the same mobile application interface as the previous one, but with various key annotations. The keys listed are: "v2.common.appnative.header.mc", "v2.otp.enterotp.appnative.sub.header.sms.email", "v2.otp.enterotp.appnative.codeLabel", "v2.otp.enterotp.appnative.additional.codeLabel" (with an input field), "v2.otp.enterotp.appnative.submitOtp" (with a blue button), "v2.otp.enterotp.appnative.btnRequestNewOtp" (with a grey button), "v2.otp.accordion.appnative.why.info.label" and "v2.otp.accordion.appnative.why.info.text" (with a downward arrow), "v2.otp.accordion.appnative.expand.info.label" and "v2.otp.accordion.appnative.expand.info.text" (with a downward arrow). A note at the bottom states: "Note: Layout, styling and branding are provided by the merchant. The ACS only provides text and logo."</p>

Screen State	Channel	Screenshot - Text	Screenshot - Keys
OTP INVALID	Browser	<p style="text-align: right;"><a href="#">Cancel</a></p>  ID Check  <b>Mastercard® Identity Check™</b> Merchant A <b>EUR 123.45</b> 25.02.2026 580000*****1089  Verify your payment with the code we sent to your mobile number ending in *****8793 and to your e-mail address e*****e@n*****m.  <div style="border: 1px solid #f08080; padding: 5px; background-color: #ffe6e6;">  Your input is invalid. Please try again.           </div> <b>Enter the code</b> <input style="width: 100%; height: 20px;" type="text"/>  <div style="display: flex; justify-content: space-between;"> <div style="background-color: #0070c0; color: white; padding: 5px 15px; border: none;">Confirm</div> <div style="border: 1px solid #0070c0; padding: 5px 15px; border-radius: 3px;">Resend new code</div> </div> <hr/> <p>&gt; Need some help?</p> <p>Please contact your card issuer for further support.</p>	
OTP EXPIRED	Browser	<p style="text-align: right;"><a href="#">Cancel</a></p>  ID Check  <b>Mastercard® Identity Check™</b> Merchant A <b>EUR 123.45</b> 25.02.2026 580000*****1089  Verify your payment with the code we sent to your mobile number ending in *****8793 and to your e-mail address e*****e@n*****m.  <div style="border: 1px solid #f08080; padding: 5px; background-color: #ffe6e6;">  The entered code has expired. Please request a new code.           </div> <b>Enter the code</b> <input style="width: 100%; height: 20px;" type="text"/>  <div style="display: flex; justify-content: space-between;"> <div style="background-color: #0070c0; color: white; padding: 5px 15px; border: none;">Confirm</div> <div style="border: 1px solid #0070c0; padding: 5px 15px; border-radius: 3px;">Resend new code</div> </div> <hr/> <p>&gt; Need some help?</p> <p>Please contact your card issuer for further support.</p>	