

FAQ – Frequently Asked Questions

Mastercard Mobile Payment Application User Interface Evaluation Process



Version 1

What are the prerequisites for Mastercard Mobile Payment Application User Interface Evaluation?

The Issuer/Vendor must be an existing licensee for the product for which a UI evaluation is required.

How do I apply for a Mastercard Cloud Based Payment (MCBP) License?

Please contact mcbp@mastercard.com to initiate the licensing process.

Who shall go through the UI Evaluation process?

All issuers and Wallet Service Providers must go through this process if they develop a commercial UI for their Mobile Payment Application (MPA).

Vendors are only asked to go through this process if they develop a commercial or an issuer UI.

How do I start a UI Evaluation process?

1. Download the latest UI Evaluation form from <https://mobilepartner.mastercard.com/documentation.html#4> or [MCBP sharefile \(https://mastercard.sharefile.com/\)](https://mastercard.sharefile.com/)

The latest UI Evaluation form can also be found in the MCBP MPA testing package.

2. Complete the UI Evaluation form and submit it to Software_Evaluations@mastercard.com

Where can I download the latest Mastercard Brand Mark Guidelines?

See <https://brand.mastercard.com/brandcenter/mastercard-brand-mark.html>

What is the outline of the UI Evaluation process?

The main purpose of the Mastercard Mobile Payment Application User Interface Evaluation process is to ensure that Wallet UI submitted for evaluation is compliant with the following Mastercard specification:

- Mastercard Brand Mark Guidelines
- Mastercard Security Rules and Procedures (section 3.9.6: Issuer Responsibilities)

Upon reception of the duly filled latest version of UI Evaluation form, Mastercard Software Evaluations team will release a Registration number for the submitted UI to indicate the Registration step has been completed.

During UI Evaluation process, feedback and comments will be provided in the PDF format if there are branding deviations found or more information are required for the submitted UI. Please note that the target Service Level Agreement (SLA) to respond to a submission is five business days.

The UI Evaluation result will consider inheritance from previously approved or currently in progress of evaluation UI when applicable.

Issuer/Vendor is required to fix the branding deviations and provide the requested information in the next UI evaluation form submission.

At the end of the UI Evaluation process and when all of the prerequisites have been met, Mastercard Software Evaluations team will issue one of the following three UI Evaluation Decision to the Issuer/Vendor depending on the UI evaluation result:

- Approved
- Rejected
- Approved with corrective action plan

Upon receiving an "Approved with corrective action plan", Issuer/Vendor has agreed to correct the specified branding deviation(s) within the committed dateline and submit the corrected UI for a complete approval.

How long does a UI Evaluation take?

A single evaluation round may take five business days but if updates or clarifications are required then the time taken by the submitter to respond will impact the overall approach period.

The Submitter is advised to complete the UI Evaluation form **fully** and respond to any query or request for update as soon as possible.

What is the scope of UI Evaluation?

The UI Evaluation is applicable for Mobile Payment Application wallet UI including Wearable and Companion App UI. The UI Evaluation checks branding compliance with Mastercard branding requirements.

For a Mobile Payment Application wallet which supports a Consumer Device Cardholder Verification Method (CDCVM), CDCVM implementation compliance with Mastercard CDCVM rules will be evaluated.

Please note that Masterpass UI evaluations are out of scope of Mobile Payment Application UI Evaluation.

What is the UI Evaluation process for Wearable and Companion App UI?

For Wearable and Companion App User Interfaces, the UI Evaluation and Approval will be done separately:

- One UI Evaluation form must be submitted for each unique Wearable UI.
- One Evaluation form must be submitted for each unique Companion App UI.
- For a Wearable UI submission, the associated Companion App UI reference must be specified under "User Interface Details".
- For a Companion App UI submission, additional screenshots are required in Section 1.1 in the UI Evaluation form to provide the mobile card/token activation process on the Wearable.

What is the UI Evaluation process for CDCVM?

For a wallet which supports a Consumer-Device Cardholder Verification Method (CDCVM), a declaration of its compliance status with Mastercard rules shall be provided by completing Section 5 in the UI Evaluation form.

In the case the device is a Wearable Device supporting Persistent Authentication, the "Mastercard Wearable Device Vendor Registration Form" must be completed. This form can be obtained from the innovative_product_evaluation@mastercard.com.

What is Co-badged and the respective evaluation process?

Co-badged cards are cards that include two or more payment brands (e.g. Mastercard and Local Domestic scheme).

If a Mastercard/Maestro card is co-badged with another payment scheme, the Mastercard or Maestro features and functionality must not be inferior to those of the other payment scheme.

For EU and Norway issued co-badged cards the Issuer must submit additional screenshots (Section 4 in the UI Evaluation form) to provide evidence that the representation of the card in the wallet and consumer choice is meeting Mastercard requirements.

For further details about Co-badged cards and rules, please see Europe Region Operations Bulletin No. 4, 3 April 2017, ["Clarification—Co-badged Cards and Cardholder Choice in the Digital Environment"](#).

What is the Derivative UI process?

Derivative UI process is created to simplify the UI Evaluation process for UIs that are based on an already approved or under review.

In the case of a Derivative UI:

- Issuers must declare the UI information and inheritance under User Interface Details section.
- Only Derivative UI section is required to be completed.
- All the changes and differences between the parent and derivative UI must be provided under "Derivative UI" section. They will be reviewed and assessed to determine if an inheritance will be granted.

What is the impact of adding a new Mastercard card image to an approved wallet UI?

In the case of new Mastercard card images addition, the Derivative UI process shall be used:

- Issuers must declare the UI information and inheritance under User Interface Details section.
- Only Derivative UI section is required to be completed.
- All of the new Mastercard card images must be provided under "Derivative UI" section.

An updated UI Approval will be issued to include the new added Mastercard card image.

What if a new change has been made on an approved UI?

Where changes are made to the UI after the initial approval impacting how the Mastercard brand is represented or the overall UI design flow or the CDCVM rules implemented, a new UI Evaluation form must be submitted.

If the changes are classified as minor which has no impact on the above mention cases, the Derivative UI process shall be used. All the changes and differences between the parent and derivative UI that are provided under "Derivative UI" section will be reviewed and assessed to determine if an inheritance will be granted.