

Date: March 29, 2019
To: All Clients
Subject: Mastercard Support of Relay Resistance Protocol on Contactless Terminals
Product: Mastercard Contactless Reader Specifications v3.1
Action: Review and Take Necessary Action

Mastercard Support of Relay Resistance Protocol on Contactless Terminals

Effective June 1, 2019 Relay Resistance Protocol (RRP) must not be enabled in new implementations of reader specification v3.1. Implementations of v3.1.1 are unaffected by this change. RRP can optionally be deactivated in existing deployed v3.1 terminals. This change alone will not necessitate a new M-TIP certification.

Background:

The latest Mastercard Contactless Reader Specifications (v3.1 and later) support a technical mechanism known as the Relay Resistance Protocol (RRP). It is designed to detect when transactions may be the subject of relay fraud whereby a genuine contactless payment device is tricked into interacting with a fraudulent terminal device that transmits essential transaction data to an accomplice device being used to perform a transaction on a genuine terminal.

Mastercard has detected issues with vendor implementations in v3.1 that resulted in transactions being flagged incorrectly. This may cause issuers to decline transactions. This issue does not affect readers that are compliant with v3.1.1. Mastercard will continue to require all readers that are compliant with Mastercard Contactless Reader Specification v3.1.1 (or later) or EMVCo Book C-2 v2.5 (or later) have RRP activated. New implementations of reader specification v3.1 must not enable RRP.

Please contact Heartland with any questions.