



## **iDIN Additional Terms**

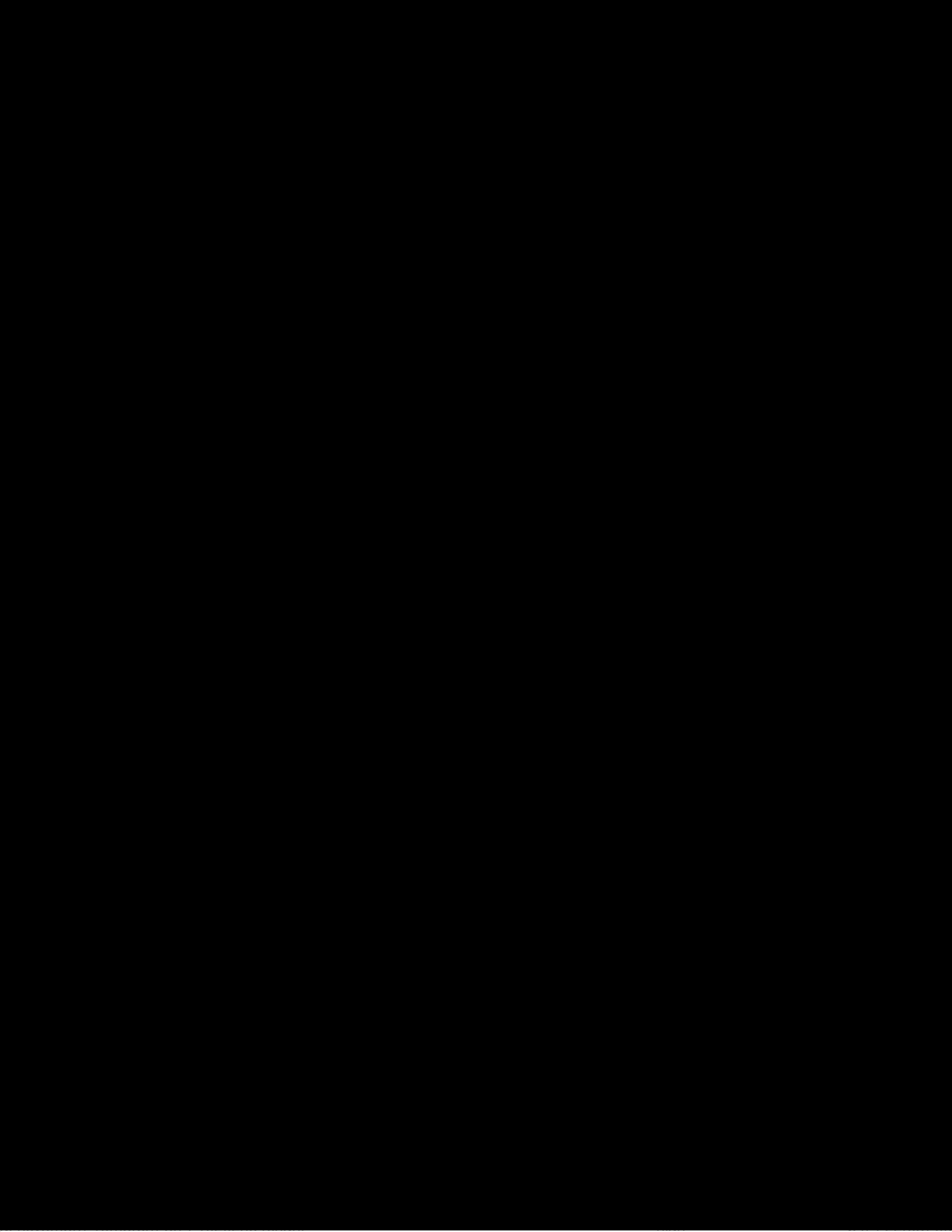
If Entrust, acting as a DISP, provides Customer, acting as a Merchant or Sub





to act as an iDIN service provider towards third parties. If Merchant is acting as a Platform-provider, it is allowed to provide iDIN to third parties in accordance with article 9.

- 2.7. Merchant must have and is fully responsible for their own connections, hardware and software with respect to the use of iDIN, which will meet the requirements as stipulated by Entrust, Acquirer







## ANNEX 1 IDIN DOCUMENTATION

The following iDIN documentation is incorporated into and forms integral part of the Additional Terms.

<https://www.idin.nl/en/tools-documenten/>.

<https://betaalvereniging.atlassian.net/wiki/spaces/IIDIFMD/overview>.

as acts as a Platform-provider, which can be found here: <https://betaalvereniging.atlassian.net/wiki/spaces/SPEEL/pages/68747408/Annex+D+-+Minimum+acceptance+criteria+Merchants>

The following rules apply to the use of the iDIN Transaction Link.

The **iDIN Transaction Link** can be sent via various means of communication (email, WhatsApp, SMS, etc.).

The **iDIN Transaction Link** should never lead directly to the screens of an Issuer.

Merchants wishing to make use of the iDIN Transaction Link are required to implement the following rules:

- The **iDIN Transaction Link** must not contain any personal or transactional information (information about the iDIN transaction may only be displayed in the vicinity of the Merchant or Platform-provider.). It is the responsibility of the Merchant to provide the User with advance insight into to whom he/she is (ultimately) paying (the so-called construct);
- The iDIN Transaction Link to initiate an iDIN transaction must lead to the payment environment of the Merchant using TLS or equivalent security techniques so that the User can always verify that the certificate of the iDIN Transaction Link belongs to the Merchant;
- The Merchant must be able to (acutely) withdraw the iDIN Transaction Link so that it can no longer be used for making transactions immediately;
- The Merchant using a iDIN Transaction Link must take market-based measures to mitigate the risks associated with (spear) phishing and spoofing;
- If the iDIN Transaction Link is provided by e-mail, the Merchant must have implemented at least the following standards:
  - Sender Policy Framework (SPF);
  - Domain-based Message Authentication;
  - Reporting and Conformance (DMARC);
  - DomainKeys Identified Mail (DKIM).
- The iDIN Transaction Link sent must have been agreed in advance by the Merchant with the User and must have been sent within the agreed time, either at a certain frequency, or be expected as a result of non-payment or late payment of an invoice in a reminder process. It must therefore always be a solicited iDIN Transaction Link;



- The iDIN Transaction Link sent must be clearly recognisable to the User as a iDIN Transaction Link from the relevant Merchant;
- The iDIN Transaction Link provided must lead the User by reference or iDIN Transaction Link to the environment of the Merchant, or its service provider, which has been announced to the User in advance;
- The environment of the Merchant provides the User with a description of the product/service to which the iDIN transaction relates;
- The opportunity to carry out the iDIN transaction (from the iDIN Transaction Link sent by the Merchant) must expire upon expiry of the expiration period or the successful completion of the transaction by the User.

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