

What is it all about?

SCA is an important part of PSD2

The requirement was created to protect consumers during digital transactions and reduce fraud. Starting 14 September 2019, SCA will be required in the EEA for most digital payments, including online and mobile.

ACRONYM CHEAT SHEET

EEA: European Economic Area

3DS: 3-D Secure

PSD2: 2nd Payment Services Directive

SCA: Strong Customer Authentication

TRA: Transaction Risk Analysis

The Strong Customer Authentication requirement is defined as having **at least two** of the following three:



Should I care?

If you sell in (or are acquired in) the EEA, and you sell to consumers whose cards are issued in the EEA, you should definitely care! You'll need to challenge all your customers unless you can manage the complex exemption options. But first, you'll have to know if you are even eligible for exemptions. If you aren't prepared for SCA, you need to start right away.

What do I need to do?

There is a lot to do to meet the deadlines and it can be overwhelming. So you need to start thinking about it ASAP.

PSD2-SCA REQUIREMENT TIMELINE



But this is where we can help. Our 3-D Secure solution takes care of the SCA requirement for you. Cardinal has you covered with exemption management as we are building out solutions for whitelisting, TRA, low value transactions, and any other exemptions that may apply.

DID YOU KNOW?

We connect merchants and acquirers using Cardinal Consumer Authentication (CCA) with issuers using Visa Consumer Authentication Service to simultaneously support their authentication strategies, including SCA, while reducing fraud in the ecosystem.

Why choose Cardinal?

SCA is essentially making consumer authentication (3DS, yes, 3DS) core to successful payment processing. You have choices, but if your authentication solution goes down, is slow, or doesn't know how to apply exemptions, you'll be spending a lot of time, money and resources trying to manage it. Experience matters! We have over two decades of experience focusing on consumer authentication. You need an authentication provider you can count on, whose solution has high uptime reliability and system redundancies, like Cardinal.

Because we support authentication for both merchants and issuers via our Cardinal Authentication Network, we have visibility into data on both sides of the transaction. This means better data sharing and better risk decisioning, which can translate to more authorizations, less fraud, happier consumers, while fulfilling the SCA requirement.

With Cardinal, everybody wins. At the end of the day, we help reduce fraud, limit false declines and pass more good orders for merchants and issuers.

DID YOU KNOW?

Cardinal's issuer solution, Visa Consumer Authentication Service, supports issuer's authentication strategies with 3-D Secure. This makes issuers better partners for merchants. They can access transaction and device data through EMV® 3DS and use it with what they know about their cardholder. When you work with the issuers, the result is a more rewarding experience for everybody.

Tell me more.

Did we mention that we are certified? Cardinal is certified by EMVCo for four 3-D Secure components: 3DS Server (for merchants), two 3DS SDKs for in-app delivery for iOS and Android operating systems, and Access Control Server (ACS) for issuers. These components support SCA requirements and are also Network compliant.

With the new EMV 3DS and its process for updates, merchants and issuers will benefit from Cardinal's certifications. This means that whenever EMVCo updates the protocols, we'll manage the update process and merchants and issuers will be using the most up-to-date version of EMV 3DS. We have you covered.

As an added bonus, Cardinal is a Visa company. Take advantage of our combined expertise. You'll get Visa's risk engine and industry strength plus Cardinal's two decades of experience in payment authentication. This brings added security to digital transactions, while reducing fraud and supporting digital commerce. The cool thing is, Visa and Cardinal offer unparalleled intelligence – combining merchant and issuer data for smarter risk-based decisions for a better consumer experience.

We know you have a lot of choices -
choose experience, choose Cardinal.

We do 3DS right.

Contact Us Today.

Visit cardinalcommerce.com

Call 877.352.8444