

MUST-DO SCA CHECKLIST FOR ECOMMERCE MERCHANTS

WHAT DO YOU NEED TO DO TO BE STRONG CUSTOMER AUTHENTICATION (SCA) READY?

Does your store's online payment system support 3D Secure?



Transactions made on your online store must support 3D Secure



3D Secure 2.0 aims to introduce less disruptive authentication and a better user experience

Have you checked your average order size?

Knowing the average purchase amount for your orders will help you determine the impact of SCA on your business.

Transactional Risk Analysis (TRA) allows for exemptions to SCA based on your Payment Service Provider (PSP) fraud rate.

PSP FRAUD RATE	MAXIMUM TRANSACTION AMOUNT FOR TRA EXEMPTION
0.13%	€100
0.06%	€250
0.01%	€500

What country are your customers buying from?



High likely to require SCA



Unlikely to be subject to SCA

A QUICK RECAP OF SCA

SCA is a regulatory requirement for authenticating online payments that is designed to reduce fraud and make online transactions more secure.



KNOWLEDGE
Something your customer *knows* (PIN, password, phrase)



POSSESSION
Something your customer *has* (phone, smart watch, token)



INHERENCE
Something your customer *is* (fingerprint or facial recognition)

WHEN IS THE DEADLINE?

You will need to ensure your online store fully supports SCA before this date.



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HOW WELL DO YOU KNOW YOUR PAYMENT PROVIDER?

It's important your payment provider is up-to-date with their SCA knowledge.

If you're concerned about SCA, why not speak to Pixxles to see how it may affect your business.