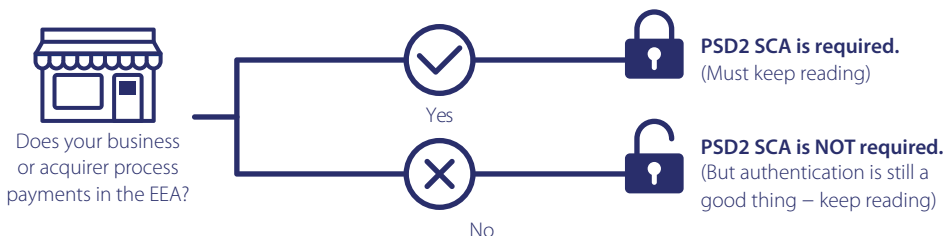


Complying with PSD2 can be complicated – but it doesn't have to be.

We are actively preparing merchants and issuers and working with them on the steps they need to take before the SCA requirements under PSD2 go into effect – including you. To ensure your online business is ready for the SCA mandate, we're giving you the information you need to get ready for PSD2.

## 1. Does SCA apply to my business?

First things first – You need to check if you acquire or process payments in the European Economic Area (EEA).



As of now, SCA is only required for payment processors and acquirers located in the EEA. Businesses who process payments in the EEA will be expected to provide a solution that fulfills PSD2's Strong Customer Authentication (SCA). If SCA is not implemented in your online store before September, you will be expected to find a solution before the rules impact your business and your customer experience.

### The SCA requirements under PSD2 will be effective 14 September 2019.

While SCA is not required for everyone in the digital space, responsibility still falls on businesses outside the EEA to make sure they have an authentication solution in place. Implementing an authentication solution results in better transaction fraud protection – fewer false declines, an increase in approvals, and an improved customer experience. So, even if you're not required to have an authentication solution in place, you'll see these benefits.

### Unsure if your business processes payments in the EEA?

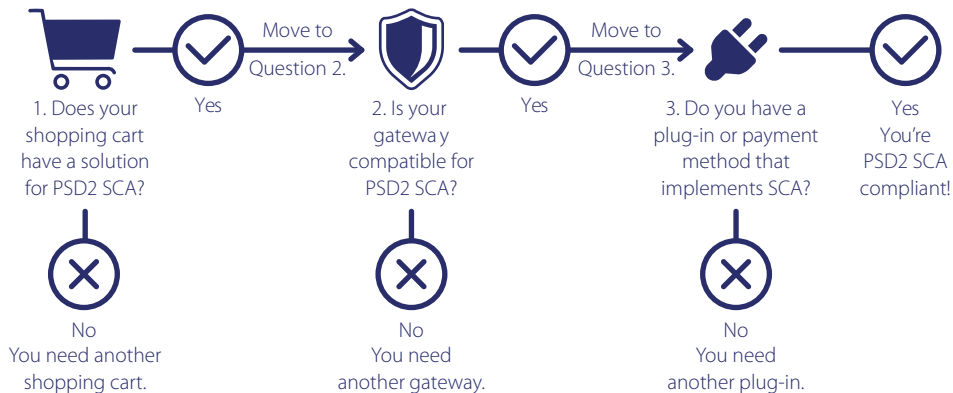
Don't worry – we've provided you a list of countries that are EEA members.

Austria	Greece	Netherlands
Belgium	Hungary	Norway
Bulgaria	Iceland	Poland
Czech Republic	Ireland	Portugal
Cyprus	Italy	Romania
Denmark	Latvia	Slovakia
Estonia	Liechtenstein	Slovenia
Finland	Lithuania	Spain
France	Luxembourg	Sweden
Germany	Malta	United Kingdom



## 2. Shopping carts, Gateways, and Plug-in solutions.

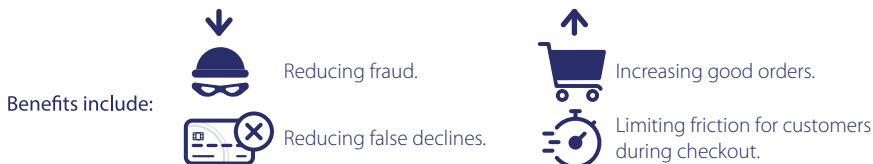
There's a lot more to consider when preparing for the SCA requirement – including the different ways your online payments are being processed. There are **3 key questions** you need to ask yourself before making the decision to implement SCA in your business.



With PSD2 SCA, authentication is now core to payment processing in Europe, so if your digital transactions are not authenticated, you may not be able to transact. To process online payments, your shopping cart, gateway, and plug-in must support the criteria for PSD2 SCA. If they don't comply, you'll need to migrate to another solution that fits the new security standards.

But we have a simple solution for you – one implementation to help you get the greatest reach and meet the SCA requirements.

PSD2 SCA can be fulfilled by implementing EMV® 3-D Secure (also known as 3DS 2.0) to authenticate Card-Not-Present transactions. 3DS is a set of protocols that works behind the scenes on any device and enables two-factor authentication. It provides a simple way to authenticate transactions and make better risk decisions.



EMV 3DS simplifies the payment authentication process for your customers during checkout. It works with your shopping cart, gateway, and plug-in so you can securely process digital transactions through your site. The result is more good orders and more happy buyers.

Many popular shopping carts and gateway providers already support 3-D Secure. To make things easier for you, we've listed a few of our shopping cart and gateway partners that are compatible to the 3-D Secure solution.

Gateway Partners:

**Authorize.Net**

**CHASE**™  
Paymentech

**CyberSource**®  
the power of payment

**First Data**®

**Heartland**  
A Global Payments Company

**PayPal**™  
Payflow Pro

 **nmi**  
Network Merchants (NMI)

Shopping Cart Connections:

 **3dcart**

**WOO** COMMERCE

 **Magento**®

If your shopping cart or gateway does comply with PSD2 SCA, you can install plug-ins that we offer for your online store. Instructions on how to install each plug-in are available on our site.

The Cardinal 3-D Secure plug-in provides a more secure customer experience, chargeback liability shifts to merchants, and helps solve for PSD2 SCA.

### 3. Activating SCA.

SCA can be activated once your shopping cart, gateway, and plug-in supports 3-D Secure. To do this, you must obtain API (Application Programming Interface) credentials from your gateway provider and your 3DS provider.

Once you've installed an SCA enabled plug-in, gateway, and shopping cart, we encourage you to perform a test transaction. It's important to test in both your test and production environment for each payment method you accept. To assist with your integration efforts, reach out to your 3DS provider to see if test case guides are available for you to use during your testing period.

After you've completed several successful test transactions, you can migrate to your production eCommerce site.

All this information may sound complicated, but it doesn't have to be. **We're here to help you.**  
One implementation gets you the greatest reach. **We'll help you get there first.**

- Cardinal's 3DS solution fulfills the PSD2 SCA requirement – we connect to the most popular shopping carts.
- Solve for SCA using Cardinal's shopping cart modules – we do the heavy lifting.
- With one integration, you can connect with the shopping carts you use most – we make implementation easy.

We are your trusted authentication provider for the shopping carts you use most. And we're flexible in supporting 3-D Secure 1.0 and the most up-to-date protocol, EMV 3-D Secure, so you can authenticate seamlessly.

With Cardinal's shopping cart modules, merchants using 3dcart, WooCommerce, or Magento can connect quickly and easily to your gateway/payment service.



## Choose experience, choose Cardinal.

For over two decades we've been bringing new merchants, issuers, and shoppers together in an experience where everybody wins. With singular focus, proven technology, and dedicated service, we drive the payment authentication standard worldwide. We put authentication first because we believe digital commerce should be as safe, trusted, and engaging as possible.

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, while fulfilling the SCA requirements.

## Let's Talk.

visit [cardinalcommerce.com](https://cardinalcommerce.com) call 877.352.8444 email [info@cardinalcommerce.com](mailto:info@cardinalcommerce.com)

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