

Checklist: getting ready for SCA

PSD2 Strong Customer Authentication (SCA) was implemented in much of the EEA for e-commerce on 1 January 2021, and will be fully implemented in Ireland on 1 July 2021. SCA requires banks to take extra steps to prevent fraud and could make it harder for your customers to complete their online purchases. Here are some of the things you should do to prepare for the regulation and prevent losing sales:



Contact your business bank or the company that provides your online checkout service – they may have already tried to reach you.



Ask them to “switch on” technology that can support the regulation. In our view the best technology available for meeting SCA requirements is called “EMV 3D Secure”, which could also make it easier for your customers to pay on mobile phones.



If you want to go a step further, you could also talk to your bank or the company that provides your online checkout about how to make sure your customers have the smoothest payment journey possible. They can help you identify certain types of payments that may not need SCA and, therefore, may not need additional steps from your customers.



Do this as soon as possible – banks and payment companies will start testing the customer checkout experience before the regulation is enforced. Preparing early means you are less likely to experience disruption during the busy summer months.

