



# Quali-Sign Banking



## PSD2: Options for 'Strong Customer Authentication'

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# Options for capturing Strong Customer Authentication (SCA)

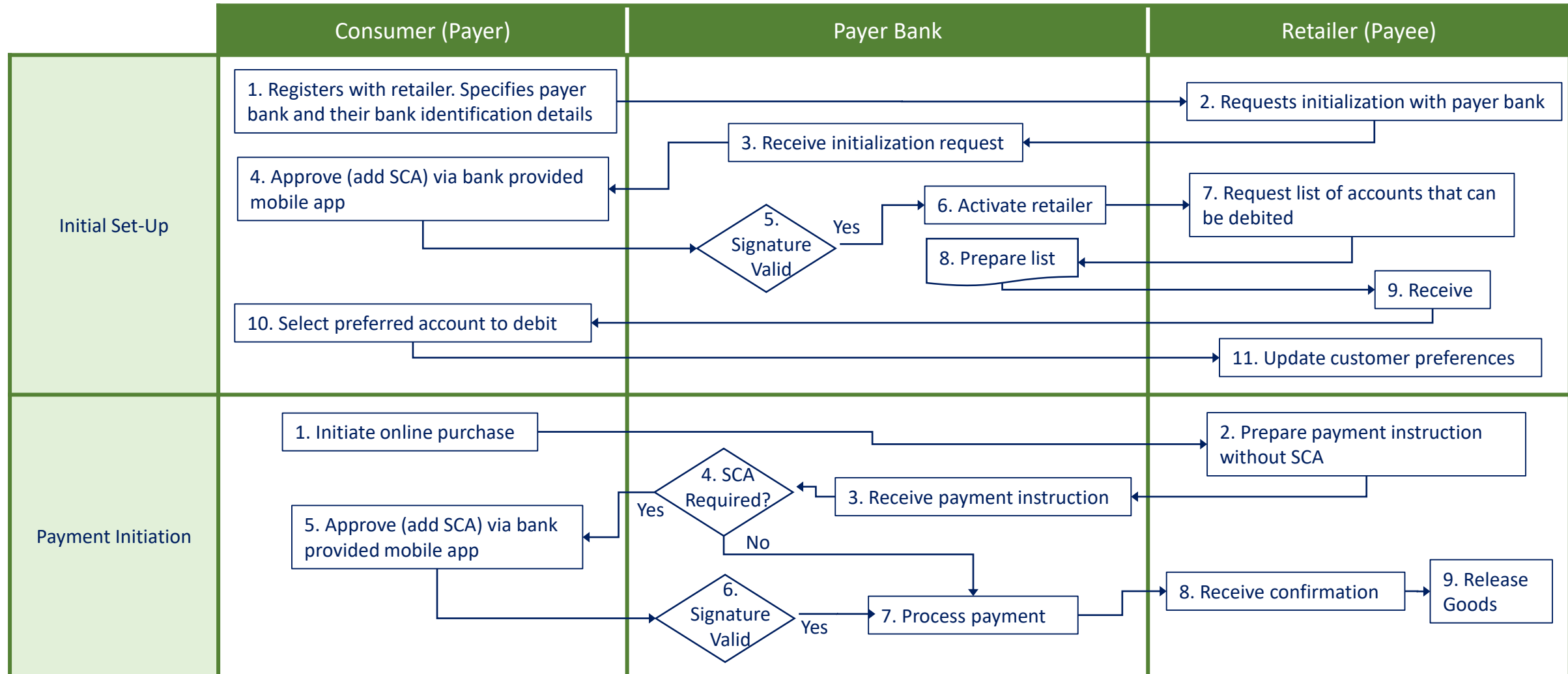
In the context of a Third Party Provider (TPP) accessing a bank's API's.

	Embedded	Redirection	Decoupled
	The personal security credentials of the payment service user (PSU) (e.g. user ID, One Time Password (OTP)) will be transmitted to the ASPSP by the TPP.	The PSU is redirected to the ASPSP's website for the sole purpose of its authentication, and is then redirected back to the PISP's website.	SCA takes place via a dedicated device and/or app.
Provides 'comfort' to payee	✓	✓	✓
Non discriminatory (i.e. does not mandate use of a web browser)	✓	✗	✓
SCA procedure fully in sphere of competence of bank	✗	✓	✓

The redirection model is attractive to retail web sites. However it becomes challenging in the context of mobile or PC apps. Therefore banks will be required to support additional options (embedded or decoupled).

# Decoupled: Retailer is registered as TPP to act for Consumer

Payer Bank captures SCA when necessary.



# Decoupled: Ad-Hoc Purchase Scenario

Retailer redirects Payer to their bank to capture SCA before proceeding with purchase.

