

## Payment Optimization | SCA



### THE CHALLENGE

The second Payments Services Directive (PSD2), specifically Strong Customer Authentication (SCA), is a European regulation governing electronic payment services to help make payments more secure from fraudulent behaviour. It mandates that electronic payments are made using multi-factor authentication, confirming the identity of the cardholder when making a card payment.

Failure to comply with the regulations may result in declined transactions and lost business. But it is important for merchants to remain compliant with network and acquirer SCA requirements, whilst optimising payment conversion and fraud rates.

### THE SOLUTION



Accertify's innovative SCA solution is a real-time decision engine with a fully configurable fraud element offering real-time reporting and cutting-edge machine learning capabilities that adapt to emerging fraud trends to protect businesses. It provides a frictionless customer checkout experience and minimises cart abandonment, without compromising fraud detection performance, optimising 3D-Secure usage to reduce processing costs.



SCA is an important step forward, but as we've seen fraudsters are quick to adapt. Those with an interest in authentication need to ensure the authentication journey is as seamless and secure as possible. When authentication is easy and robust, consumers are more likely to engage, while fraudsters are left frustrated.



Accertify's digital network of trust allows businesses to have faith about who is on the other end of a transaction with less risk of fraud; reducing the negative impact on user experience. Accertify is in the first interactive portion of the payment chain. As a customer clicks to buy, a risk decision is made so you can decide whether to authenticate, approve or decline the transaction.

### ACCERTIFY'S PAYMENT OPTIMIZATION SOLUTION ENABLES YOU TO:



1

Enhance the customer experience and convert more sales.



2

Offer scalable, secure and configurable online payment options



3

Use tools to meet Strong Customer Authentication standards (SCA).

Founded by former in-house fraud and risk managers, Accertify understands the ever-increasing risks organizations face online, and authenticating your customers' identity at checkout brings its own challenges. With an eye on the constantly evolving threat landscape, Accertify offers a complete end-to-end solution.

Contact [info@accertify.com](mailto:info@accertify.com) for more information and to schedule your demo.

Trust Accertify.

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