Strong Customer Authentication (SCA) – Contactless PIN

For CommerceDriver™

Overview

Strong Customer Authentication (SCA) is an overarching mandate that is aimed at increasing and adding security for potentially suspicious transactions, whether they be Card Present or Card Not Present transactions. This particular part of the SCA mandate focuses on EMV Contactless PIN, where additional security will be requested from customers initiating contactless transactions in the form of asking customers to enter their PIN in order to successfully process certain transactions. Payment service providers are exempted from the application of SCA, where the payer initiates a contactless electronic payment transaction, provided that both the following conditions are met:

* The individual amount of the contactless transaction does not exceed 50 EUR.
* The number of previous contactless transactions initiated since the last application of SCA does not exceed 150 EUR or 5 consecutive payment transactions.

SCA Contactless PIN workflow is supported for the European market.

Workflow

The following steps outline the process flow for the EMV Contactless PIN flow for SCA.

1. Cardholder taps their card to initiate a contactless transaction.
2. The transaction request is sent to the issuing bank, and they will determine if the completion of a challenge is needed to complete the transaction, as determined by the logic set forth under the new SCA mandate.
3. CommerceDriver™ handles the issuing bank's response by asking the terminal to prompt for an online PIN, falling back to initiate a contact transaction, or prompting to tap the card again.
4. If a PIN was required, CommerceDriver™ handles a resubmit to the issuing bank with the extra data needed to approve the contactless transaction (e.g. PIN and KSN).

Note: this process is handled entirely within CommerceDriver™ and, from a merchant perspective, no extra integration changes are needed. Refer to the Platform Integration Guide for more information about the specifics included in the Resubmit or Challenge Required response.