PSD2/3DS2.0

PSD2

PSD2 in General
Basics

Adyen
Where are we?

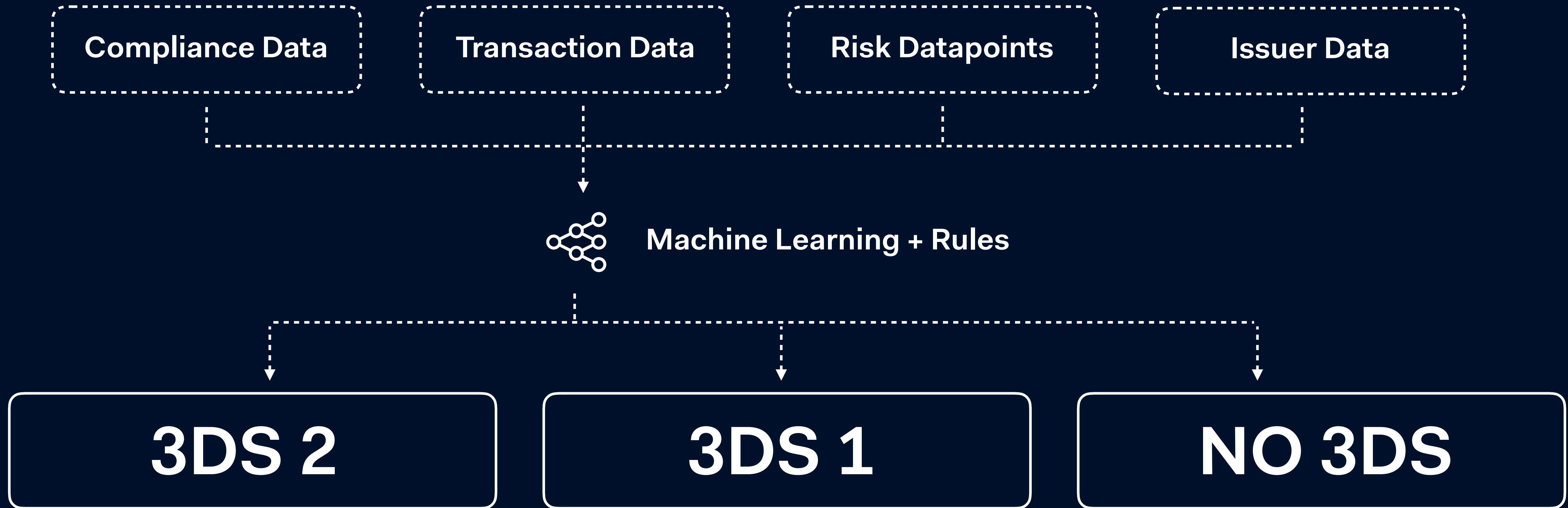**General Advice for 14 Sept & beyond**
Rollout Advice

Adyen & Magento 3DS 2

PSD2 in General

- PSD2 mandates **Strong Customer Authentication**, not 3DS 2

- 3DS 1, Apple Pay, local payment methods can also be compliant

- The majority of countries and the vast majority of EU volume is now **under a delay regime**

- Issuing banks may, at their discretion, still **go ahead** and require SCA

- If a bank decides to move ahead, **it is most likely with 3DS 1**

RevenueAccelerate
authentication engine

Compliance Data	Transaction Data	Risk Datapoints	Issuer Data

Machine Learning + Rules

3DS 2	3DS 1	NO 3DS

General Advice for 14 Sept & beyond

- **Be ready to do 3DS on all your transactions in scope of PSD2**

- We will **skip 3DS** unless the merchant forces it in their API or in Dynamic 3DS

- **Only when a bank starts requiring 3DS**, we will start to trigger it.
  3DS 1 or 3DS 2 based on the issuer

Adyen & Magento 3DS 2

- Adyen supports Magento merchants with both 3DS1 & 3DS2

- Adyens authentication engine fully compatible with Magento merchants

- Supported on Magento 2 plugin version 4.2.0 and later or Magento 1 plugin version 2.15.0 and later

Questions

Business. Not boundaries.

3DS2

Demo

3DS 2 Challenge

No redirect to separate browser page

Increased auth rates through data sharing

Biometrics available