



The impacts of European regulation PSD2 and
Strong Customer Authentication on e-commerce
Marie Lathière, Digital Strategy Banking & Payments



PSD2 will come into force in September 2019



Payment Services Directive
(PSD2)

Objectives

Foster innovation

Protect customers

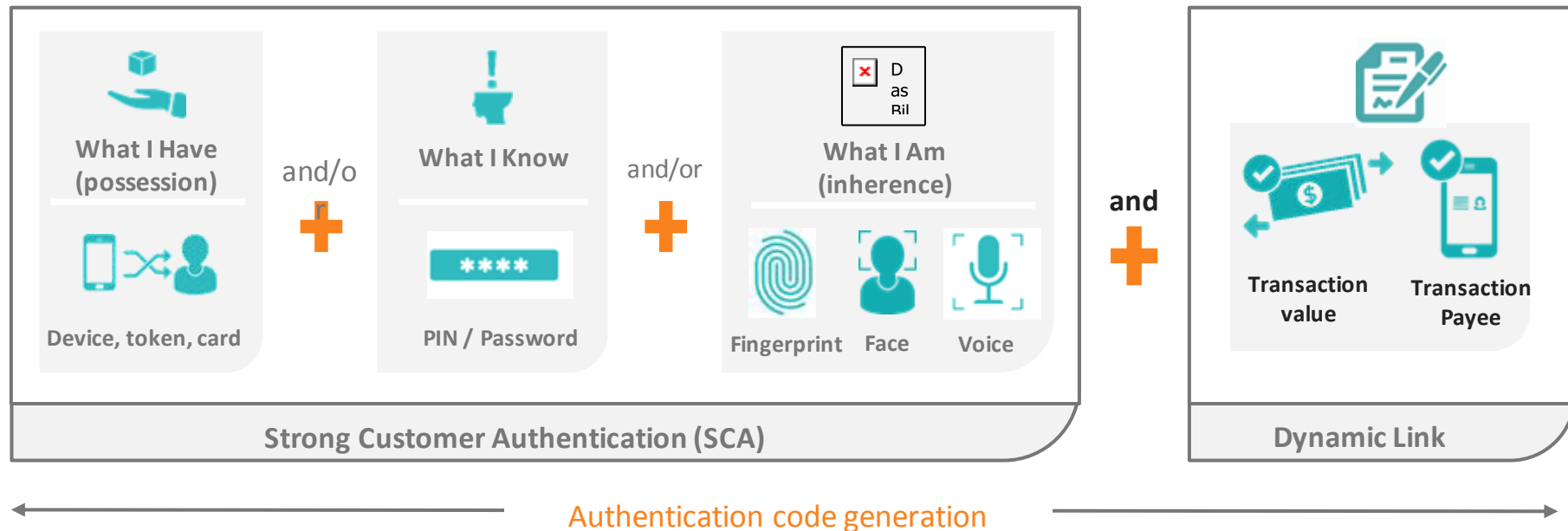


Mandates

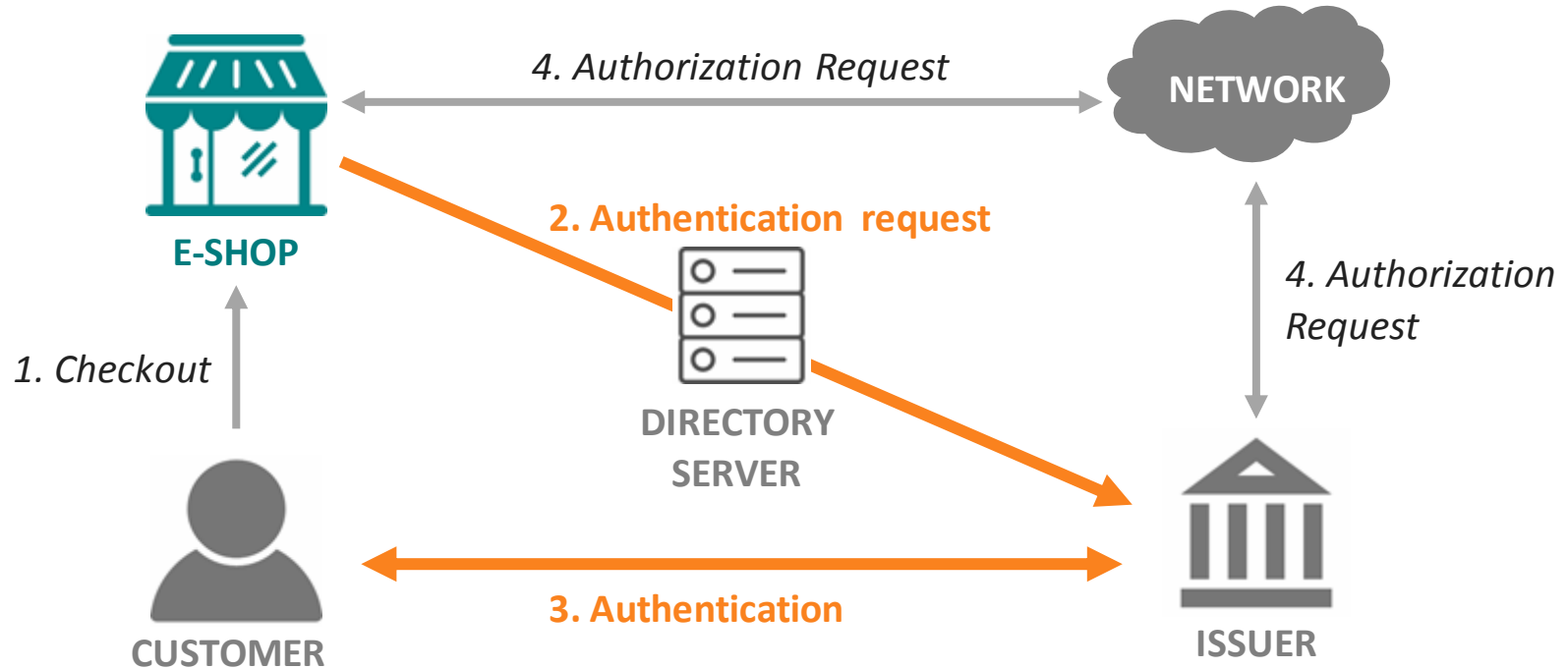
Issuers must open APIs for account
consultation and payment initiation

e-transactions must be protected by
Strong Customer Authentication

Strong Customer Authentication (SCA) and Dynamic Linking requirements



3D Secure, the natural solution to comply with PSD2



« Due to 3DSecure for PSD2, we expect our conversion rate to decrease by up to 10-15% »

Bilal El Kouche, Head of Payments at vente-privee
(#3 online retailer in France)

The real solution: let Merchants keep control of the UX: Delegated authentication

