

Incident Report: IR-2025-UK-031

Subject: PSD2 Strong Customer Authentication (SCA) Loop

Date of Report: July 19, 2025

Status: Resolved

1. Executive Summary

Customers in the **United Kingdom** reported being unable to complete loan agreements due to an infinite "Authentication Loop" during the e-signature process. The 3D Secure / SCA prompt failed to redirect back to the Kredila mobile app after successful bank approval.

2. Incident Timeline (GMT)

- **July 18, 10:00 AM:** Users report "Session Expired" immediately after completing biometric verification.
- **July 18, 01:00 PM:** Engineering finds that a Safari browser update (iOS) blocked the cross-domain cookie used for the redirect.
- **July 19, 09:00 AM:** Webview patch deployed to handle token-based redirection instead of cookies.

3. Impact Assessment

- **Affected Region:** United Kingdom
- **Impact:** 45% drop in conversion rate for UK mobile users over a 24-hour period.
- **Root Cause:** Browser-side cookie policy change affecting SCA redirect flows.

4. Resolution & Preventive Action

- **Resolution:** Transitioned from cookie-dependent redirects to **OAuth2 State Tokens** in the URL string.
- **Preventive Action:** Established a **Browser Compatibility Lab** to test major OS/Browser updates 48 hours before public release.