

Ingenico's new SCA Accelerator Suite speeds up compliance

The new authentication suite helps online businesses improve their performance and streamline the implementation of SCA

Ingenico Group (Euronext: FR0000125346 - ING), the global leader in seamless payments, today unveils its [SCA accelerator suite](#) to help online businesses remain compliant, innovate and better control their data. The suite will bring all of Ingenico ePayments' expertise together to help online businesses improve their performance and facilitate the implementation of Strong Customer Authentication (SCA), due on 31 December 2020.

The SCA Accelerator Suite from Ingenico utilizes the latest versions of 3D Secure, ensures businesses are compliant with The EU Second Payment Services Directive (PSD2), offers authentication routing, ensures the appropriate data collection and streamlines mobile UX. Ingenico's new suite offers advanced PSD2 features including:

- **Automatic Step-Up:** when issuers require SCA to authorize, transactions will be submitted through 3D Secure and then resubmitted for authorization without any impact on the merchant.
- **Automatic Fallback:** if 3DS v2 is not available (technical failure, not supported), a transaction will automatically be resubmitted to an earlier version.
- **SmartComply:** makes sure online businesses perform 3D Secure when they are required to do so and analyses transactions to determine if they are covered by the scope of PSD2. It determines if SCA is required or should be skipped.
- **AutoExempt:** automatically selects and uses the best exemptions (e.g. whitelisting or low transaction value) depending on the nature of the transaction being processed and issuer/acquirer performance.

Ingenico ensures PSD2 compliance with a suite of SCA-solutions that are built to effectively manage transactions on behalf of its customers. Previously, there has been a lot of discussion around what is 'required' and is needed to 'comply' with PSD2. However, PSD2 is an opportunity for online businesses to innovate, and better control the data that drives their operations. Ingenico developed this new offering to help online businesses by reducing the risk of credit card fraud, increasing conversion rates, and shifting liability back to the issuer.

Simone van Schaik, VP Product at Ingenico ePayments: *"We've worked hard so our customers don't have to. Our SCA Accelerator Suite is built to handle PSD2-compliant processes on behalf of the customer. My message to all online businesses is that it's time to make PSD2 work for you."*

The period of adjustment to comply with PSD2 runs until the end of the year. Ingenico recommends online businesses to take this opportunity to monitor the performance of 3DS v2.1 and 2.2 by testing the latest version to ensure they gain a better understanding of how and where improvements can be made.

To learn more about Ingenico's SCA Accelerator Suite, please visit: <https://business.ingenico.com/sca-suite>

For the latest updates on PSD2 timelines, please visit: <https://www.ingenico.com/global-epayments/manage-risk/psd2>

About Ingenico Group

Ingenico Group (Euronext: FR0000125346 – ING) is shaping the future of payments for sustainable and inclusive growth. As a global leader in seamless payments, we provide merchants with smart, trusted and secure solutions to empower commerce across all channels and enable simplification of payments and deliver customer promises. We are the trusted and proactive world-class partner for financial institutions and retailers, from small merchants to the world's best-known global brands. We have a global footprint with more than 8,000 employees, 90 nationalities and a commercial presence in 170 countries. Our international community of payment experts anticipates the evolutions of commerce and consumer lifestyles to provide our clients with leading-edge complete solutions wherever they are needed.

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Media Contact

Dylan Prins
Communication manager / Ingenico ePayments
(T): +31 (0)6 12 15 80 03
dylan.prins@ingenico.com

Contacts / Ingenico Group

Media Relations
Hélène Carlander
(T): +33 (0)7 72 25 96 04
helene.carlander@ingenico.com

Investors Relations
Laurent Marie
(T): +33 (0)1 58 01 83 24
laurent.marie@ingenico.com