FINAL SCA FAQ 15012020

Q What is PSD2 and SCA?
A *SCA stands for Strong Customer Authentication.*
PSD2 stands for Payment Services Directive (2015/2366 PSD2)
Simply put, SCA is a new European Mandate which means additional security checks will be requested during certain transactions.
The new SCA regulation introduces a cap on how many contactless transactions can be tapped. Most transactions below £30/50 Euro will go through as usual. But if your customer has used the same card for either five consecutive contactless transactions, or has reached an accumulated total of £130/150 Euro the next transaction will require Chip and Pin verification.

Q How will my terminal be updated to allow the SCA security checks?
A *The SPc50 and SPc5 family of terminals will be updated over the next few months to cover the required changes. Your payment terminal will automatically update to include the SCA changes required, so there is no action needed. If your terminal has not updated yet, your customers may see a decline message if they reach this cap, transactions can still be completed using Chip and Pin until your terminal has updated.*

Q When processing a contactless payment my payment terminal is asking customers to insert their card.
A *This is a requirement of SCA, this means the terminal has updated to the latest software.*

Q Are Mobile phone payments impacted by SCA
A *Most transactions will go through as usual. However, customers maybe asked to insert their card and complete a Chip and Pin transaction.*

Q Who should I contact
A *Contractual queries – Your Leasing Company*
A *Payment Queries – Your Acquiring bank*
A *Technical Support – Spire Payments Technical support using the number provided by your leasing company*