VISA

Minimising abandonment in Strong Customer Authentication

Strong Customer Authentication (SCA) is a European regulatory requirement under PSD2 designed to make paying online more secure. Abandonment happens when the authentication process is not completed due to a poor challenge design.

Low abandonment benefits everybody

A high quality challenge design not only benefits you and your customers, it also supports the whole ecosystem

Happy shoppers
Customers are satisfied with both the issuer and the merchant

Happy merchants
Lower abandonment equals more sales, and merchants preferring your cards

Happy issuer
More transactions, happier customers and lower abandonment rates

If done poorly, SCA can lead to abandoned purchases

The customer has finished shopping and selects 'check-out'

They enter their payment details and hit 'Pay'

A message appears on screen, asking for additional verification

Due to a poor process, the customer is unable or unwilling to authenticate
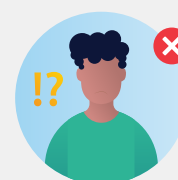
The transaction is not completed

As a result

The merchant misses a sale

The bank loses a transaction

The customer feels frustrated with the sales process and may try again with a different merchant / issuer

Likely reasons a customer abandons a transaction requiring SCA

SMS One-time passcode
The customer does not receive the OTP message, because the issuer has the wrong number

No mobile or signal
The customer may not be able to receive the OTP SMS due to weak signal or phone is not with them

Challenge screen issues
The customer is unable to see the SCA authentication screen properly because it does not fully render

Poor user experience
The customer is asked to do too many things in a long or complicated process

3 simple actions that help reduce abandonment rates

1
**Minimise the number of authentication requests stepped-up to challenge**
- Use risk-based authentication to minimise the number of transactions which are stepped-up to challenge
- Ensure all other exempt and out of scope transactions are recognised and not subject to SCA
- Consider the Visa Delegated Authentication Program to reduce friction

2
Optimise the challenge[1]
- Encourage the customer to download your mobile app, so they can authenticate biometrically
- Utilise low-friction authentication, such as behavioral biometrics when possible
- Avoid complex authentication methods, or those that rely on a knowledge factor which could be forgotten
- Ensure you always have up-to-date contact details for your customers

3
Ensure you are using a technically efficient solution
- Ensure you are using EMV 3DS, which is optimised for SCA and mobile devices
- Be mindful of solutions that result in poor screen rendering, latency, response time and have low availability
- Consider Visa's Consumer Authentication Service (VCAS) as an ACS solution which is optimised for SCA

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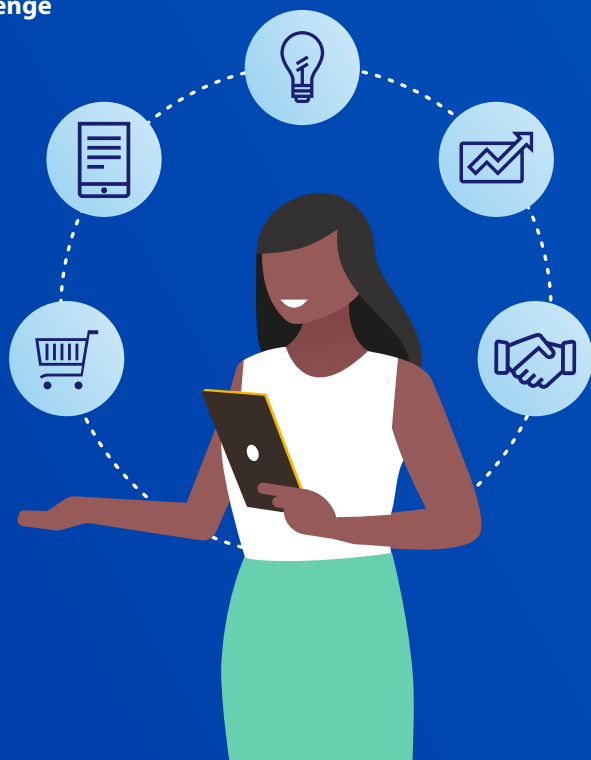
Introducing Visa's EMV 3DS Performance Programme
In February 2020, Visa launched its EMV 3DS Performance Programme to help issuers track and improve their SCA performance, and in particular their abandonment rates.

To learn more about reducing SCA Abandonment and how Visa can help you deliver a high quality, low-friction UX, **please contact your Visa Representative or refer to our PSD2 SCA Optimisation Best Practice Guide.**

[1] For more information on how to deliver a high-quality Challenge Design, please refer to our dedicated Challenge Design infographic