



Support Materials for Communication

This is an example of a shortened version of a staff handbook that outlines how you can explain SCA to your staff.

These materials can be placed near checkout counters in stores and used to train new staff.



IMPORTANT INFORMATION:

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As a new regulatory framework in the evolutionary ecosystem, SCA requirements still need to be clarified for some use cases. This document represents the evolution of Visa's thinking, but it should not be considered as a final position or as legal advice, and it is subject to change in accordance with guidance and clarifications of the competent authorities. Visa reserves the right to revise this document pending further regulatory developments.

Important to know

These changes are being implemented to enhance customer protection and ensure that payments are made only by legitimate Visa cardholders.

What to do if authentication is required?

When a customer makes a payment with a Visa card, he may be prompted to complete an additional security step to verify his identity using an authentication method chosen by the bank. This is called two-factor authentication, which means the customer must provide information from at least two different categories listed below:

Knowledge – for example, a password, PIN.

Possession – for example, a card, a mobile phone or other device;

Inherence – for example, an iris scan, facial recognition or fingerprint.

- If the customer's contactless transaction requires authentication, ask him to enter his PIN to complete the purchase.
- If the transaction is declined, advise the customer to insert the card into the terminal and enter his PIN to complete the payment using chip and PIN.
- If the issue persists, ask the customer to contact his issuing bank for further assistance.