

**SEPA CARDS STANDARDISATION (SCS) "VOLUME"
STANDARDS' REQUIREMENTS**

BULLETIN

ON RTS SCA ARTICLE 11 IMPLEMENTATION

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Article 11 of RTS SCA introduces exemptions to Strong Customer Authentication (SCA) for contactless transactions.

However, there will be circumstances when the SCA is required but was not obtained. In those circumstances the Issuer has the option of indicating SCA is required through the use of a Response Code.

In this case, four possible transaction flows have been identified:

- SWITCH INTERFACE
- RE-PRESENT CARD AND ENTER PIN
- ENTER PIN WITHOUT A SECOND TAP
- DECLINE (if SCA is not obtainable)

To support these transaction flows, the requirement T77 from Book 2 draft version 8.5 of the Volume has been amended and will be published in version 9.0 as follows:

Req T77 If the authorisation response message includes a response code indicating that SCA is required, then the POI shall take appropriate action to obtain Cardholder Verification or, if this is not possible, decline the transaction.

Note:

There are several methods to obtain Cardholder Verification:

- SWITCH INTERFACE
- RE-PRESENT CARD AND ENTER PIN
- ENTER PIN WITHOUT A SECOND TAP