



SCA RTS Toolkit

2018

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Your comprehensive guide to the Regulatory Technical Standards (RTS) for Strong Customer Authentication (SCA) and Secure Communication under PSD2, including commentary from our industry-leading Payments lawyers.

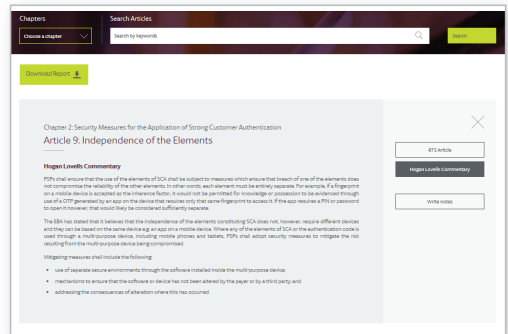
Who's it for?

The SCA RTS Toolkit is aimed at those who work in, or have payment operations in, the UK; particularly those in legal, compliance, risk management, product design and operational functions

Key benefits:

- **Flexibility:** save time and resources by easily finding and reviewing the RTS articles and Hogan Lovells commentary that are relevant to you, using our bespoke search functions.
- **Legal excellence:** access in-depth analysis on each RTS article from Hogan Lovells' industry-leading Payments lawyers.
- **Peace of mind:** the toolkit is regularly updated by our team so you always have the latest developments and know what they mean.
- **Value for money:** registered users have unlimited access to the tool for a single flat fee.
- **Convenience:** you can access the toolkit on the move from any mobile device and store all your notes and reading lists in one place.

Easily navigate and understand the legislation



Bonus material: subscribe to access our animated SCA tutorial

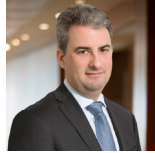


The expertise behind the Toolkit



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With over 30 years' experience, Emily has built a reputation for delivering innovative ideas and solutions to FinTech companies and other established players. She has extensive experience in law, regulation, payment schemes and other infrastructure that apply to the fast-moving payments, consumer finance, merchant acquiring and banking industries.



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Jonathan is a consumer finance and payments specialist who acts for a range of clients, including commercial and retail banks and FinTech businesses. He works with banks, lenders, payment innovators and retailers to keep on top of regulatory change affecting the banking and payments industry.



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Roger is a partner in our Commercial and Retail Banking team, with particular experience in payments, consumer credit and mortgage regulation. He works with a broad cross-section of banks (both international and local, established and challenger), specialist lenders and payment service providers and infrastructure providers.



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What's included

The toolkit covers all RTS articles on Strong Customer Authentication and Secure Communication, together with Hogan Lovells commentary on each article.

Chapter 1: General provisions

- Article 1: Subject matter
- Article 2: General authentication requirements
- Article 3: Review of the security measures

Chapter 2: Security measures for the application of Strong Customer Authentication

- Article 4: Authentication code
- Article 5: Dynamic linking
- Article 6: Requirements of the elements categorised as knowledge
- Article 7: Requirements of the elements categorised as possession
- Article 8: Requirements of devices and software linked to elements categorised as inherence
- Article 9: Independence of the elements

Chapter 3: Exemptions from Strong Customer Authentication

- Article 10: Payment account information
- Article 11: Contactless payments at point of sale
- Article 12: Unattended terminals for transport fares and parking fees
- Article 13: Trusted beneficiaries

- Article 14: Recurring transactions
- Article 15: Credit transfers between accounts held by the same natural or legal person
- Article 16: Low-value transactions
- Article 17: Secure corporate payment processes and protocols
- Article 18: Transaction risk analysis
- Article 19: Calculation of fraud rates
- Article 20: Cessation of exemption based on transaction risk analysis
- Article 21: Monitoring

Chapter 4: Confidentiality and integrity of the payment service users personalised security credentials

- Article 22: Association with the payment service user
- Article 23: General requirements
- Article 24: Creation and transfer of credentials
- Article 25: Delivery of credentials, authentication devices and software
- Article 26: Renewal of personalised security credentials
- Article 27: Destruction, deactivation and revocation



Chapter 5: Common and secure open standards of communication

- Article 28: Requirements for identification
- Article 29: Traceability
- Article 30: General obligations for access interfaces
- Article 31: Access interface options
- Article 32: Obligations for a dedicated interface
- Article 33: Contingency measures for a dedicated interface
- Article 34: Certificates
- Article 35: Security of communication access
- Article 36: Data exchanges

Chapter 6: Final provisions

- Article 37: Review
- Article 38: Entry into force

Annex: Reference fraud rate (%) for:

- Remote electronic card-based payments
- Remote electronic credit transfers

BONUS: video tutorial on Strong Customer Authentication

- What is Strong Customer Authentication?
- When must it be used?
- What exceptions are available?

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