



Example of support materials for your website

Here's an example of how you can communicate SCA with your customers/buyers on your business website, such as a FAQ page or section, a support page, etc.



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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.

We use Visa Secure for all our payments

Visa Secure is a technology that banks use to provide enhanced security of your payments in the online environment. When you see "Visa Secure," you can be sure that your transaction is protected by multiple layers of security.

How does it work?

Each time you decide to make a payment, you may be required to provide additional information to confirm that you are the genuine cardholder of the Visa card. It can be a selfie, fingerprint, SMS OTP, etc. This will give you more confidence in the payment security with Visa cards. To find out how you can take advantage of this extra layer of protection, contact the bank that issued your Visa card.

How your online payments will change with the introduction of SCA

From (Date), you will be required to take an additional security step of two-factor authentication to verify your identity when making a payment.

Two-factor authentication is a payment protection method that uses at least two factors from different categories:

Knowledge – for example, a password;

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

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

Your bank should have informed you how two-factor authentication works. If not, please contact your bank.

Include this section if your business offers subscriptions or recurring payments:

You may need to confirm that you are entering into a new subscription or recurring payment agreement. Subsequent payments and existing subscriptions will not require two-factor authentication, although authentication may be required if you make changes to your previous subscription agreement.