

**worldpay**  
from FIS

# EXEMPTION ENGINE FOR SCA

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Drive more exemptions while reducing  
customer friction at checkout



**From authentication services to dynamic checkout experiences, how do you meet the demands of your customers as well as regulators?**

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As a merchant selling online, you want to reduce the amount of steps it takes for your customers to check out.

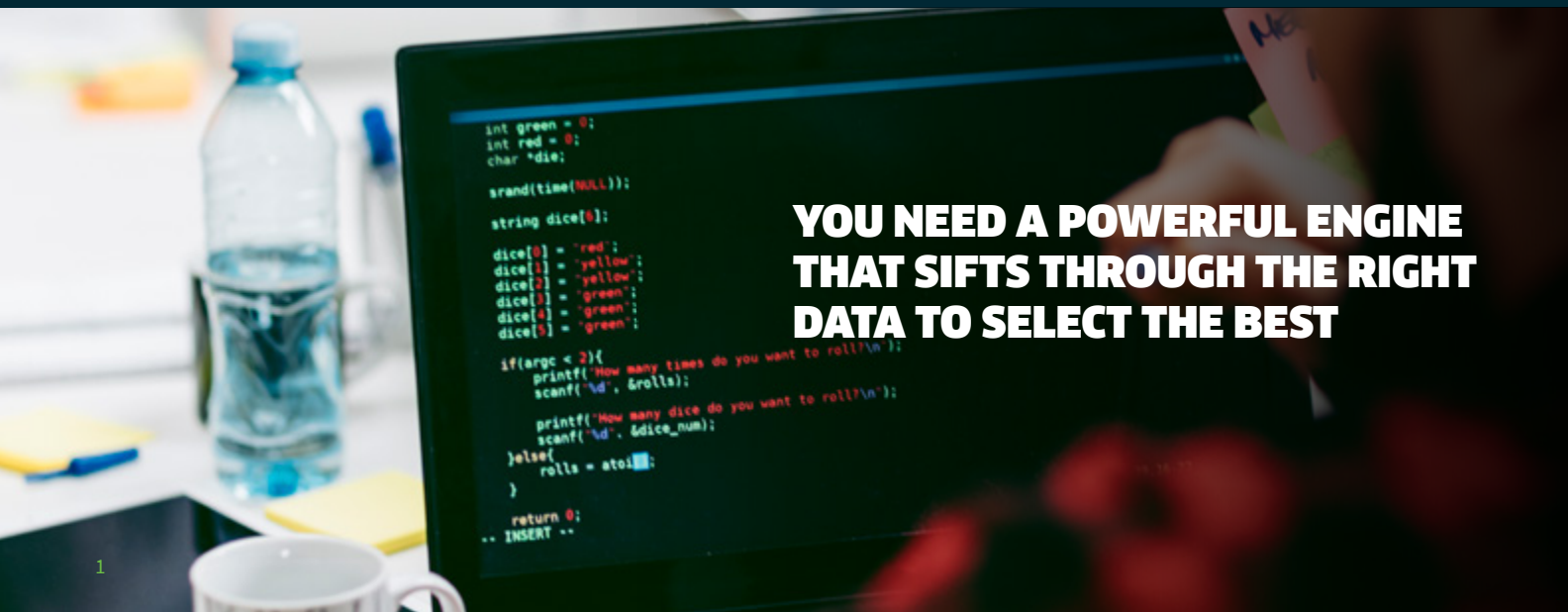
New regulatory initiatives like the Payment Services Directive 2 (PSD2) drive more innovation and competition, increase security and reduce fraud. But they could deeply impact the overall experience of your customers, increasing friction and drop-offs. Your development costs could increase. You also need to take into consideration the rise in scheme fees for authentications.

**The deadline is quickly approaching to meet the requirements associated with PSD2 and Strong Customer Authentication (SCA).**



**What is SCA?**

PSD2 mandates that all electronic transactions will require Strong Customer Authentication from September 2021 in the UK and December 2020 in the European Economic Area (EEA). Payments will be authenticated after the consumer has provided two of three authentication factors<sup>1</sup> – but there are exemptions to avoid it.



**YOU NEED A POWERFUL ENGINE  
THAT SIFTS THROUGH THE RIGHT  
DATA TO SELECT THE BEST**

# INTRODUCING WORLDPAY'S EXEMPTION ENGINE:

Maximizing a frictionless checkout and reducing authentication costs

Our Exemption Engine uses our transactional data to predict issuer behavior. It performs a real-time risk analysis of transactions to exempt as many as possible from SCA.

With our large acquiring reach, knowledge, and links to issuers, we have the most data to select the best strategy for you to drive more exemptions, rather than drop-offs.

## What transactions can be exempt from authentication?



### Low-value transactions:

Payments less than €30



### Low-risk transactions:

Payments assessed as low-risk in real-time

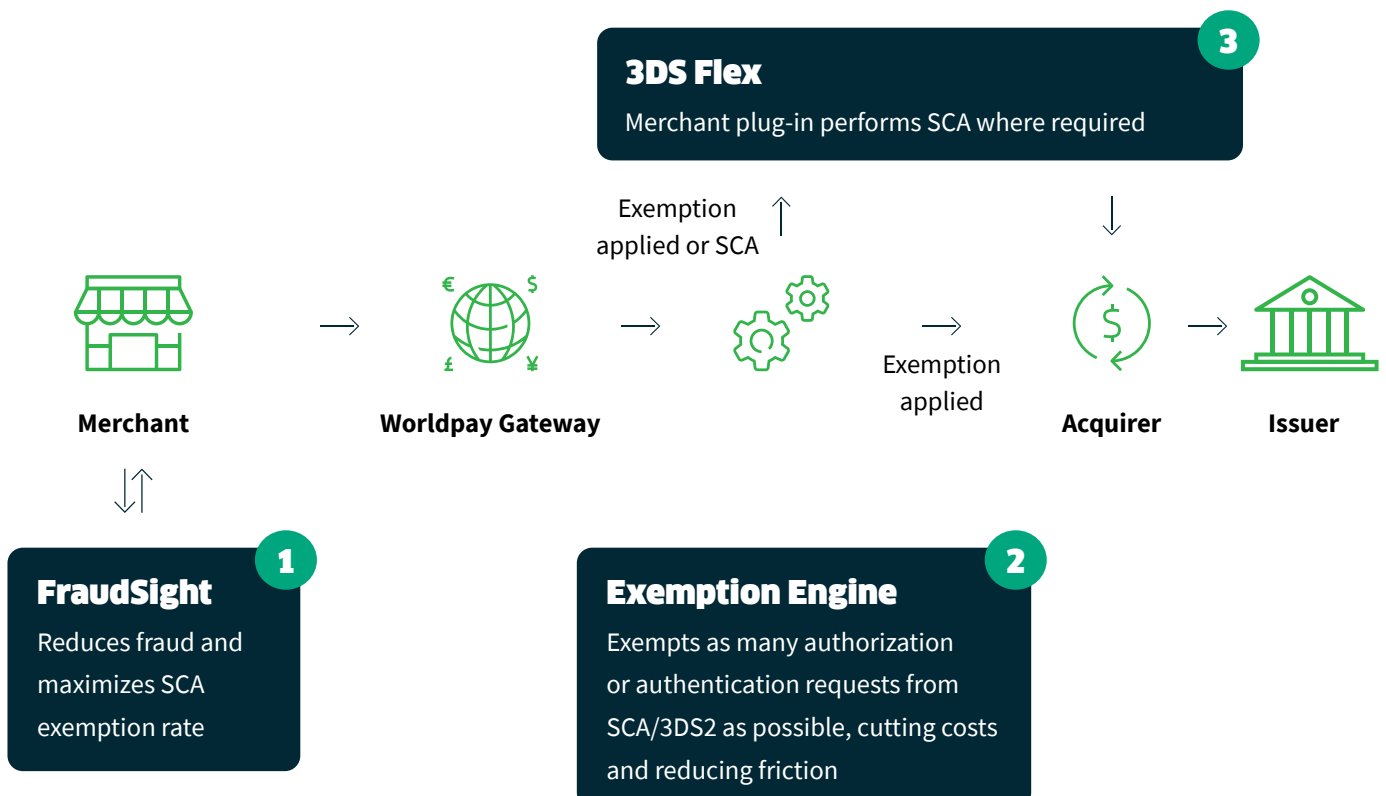
Additional exemption types, such as whitelisting, corporate payments and delegated authentication, will be added to the Exemption Engine when available from issuers.



## Protect your Revenue

Keep more revenue with leading-edge security, fraud, compliance, and loss mitigation solutions.

## PSD2, Exemption Engine and 3DS2... how does it work?





## Exemption Engine benefits, at a glance:



### Improved user experience

Maximising exemptions to avoid stepping up to 3DS2 where possible



### Reduced cost

Utilising exemptions to avoid additional authentication processing costs



### Simplicity

End-to-end service through a single integration



### Data

Our access to significant data drives better SCA risk decisions



### Fraud reduction

Keep fraud rates to a minimum, reduce false positives

With Worldpay as your payment partner, you choose from a **fully-managed service** or **specifying the exemptions** you'd like to apply.

**Fully managed service:** Let us do the hard work, so you don't have to. Our predictive model analyses and profiles each issuer based on millions of transactions, allowing us to make the best exemption decisions.

**Specifying your exemptions:** Tell us exactly which kind of exemption you would like to attempt on each payment, using your own logic. The engine will then perform its usual checks, and send your preferred exemption request to the issuer where possible.



To get a full integration overview, visit <https://beta.developer.worldpay.com/docs/wpg/scaexemptionservices/exemptionengine>

It pays to be prepared. Visit our webpage to see if your business is ready for PSD2:

**[figlobal.com/merchant-solutions-worldpay/psd2](https://figlobal.com/merchant-solutions-worldpay/psd2)**




<sup>1</sup>Strong customer authentication (SCA) is an authentication based the consumer using two or more factors categorized as knowledge (something only the consumer knows), possession (something only the consumer possesses) and inherence (something the consumer is).

## About Worldpay from FIS

Worldpay from FIS (NYSE:FIS) is a leading payments technology company that powers global commerce for merchants, banks, and capital markets. Processing 75 billion transactions topping \$9T for 20,000+ clients annually, Worldpay lifts economies and communities by advancing the way the world pays, banks, and invests.

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