

PSD2/RTS/SCA

Improving(?) the customer payment experience... within the new speed limits (in EU)

Abbreviations heaven

- PSD2, Payment Service Directive 2
- RTS, Regulatory Technical Standards
- SCA, Strong Customer Authentication



Commercial payments in Europe, challenges from
September 2019

Why?
What?

The European Commissions key objective is to create and support a true Single Market



Contribute to a more **integrated and efficient** European payments market



Improve the **level playing field** for payment service providers (including new players)



Make **safer** and more secure payments



Maintain high levels of **customer protection**



Prevent money laundering and terrorist financing



Align **governance, transparency and reporting** for all players in the new finance industry ecosystem

Main highlights/aims of the PSD2/RTS

	What	Goal
1	SCA – Strong Customer Authentication	Always – AML and KYC – prove that transaction is of the true origin
2	Consumer protection	Overall goal and main reason for regulation
3	Minimization on fraud levels	To defeat crime and protect consumers
4	All means of electronic payments are in scope	Level playing field within the payments area
5	Payer's payment service provider (Issuer) always liable, having the last say	Issuers responsible to keep the fraud levels low - minimize risk
6	Exemptions exist but are all optional	On issuers risk – see above
7	No consideration on business impact	Minimized risk and fraud levels are superior to the payment business as such

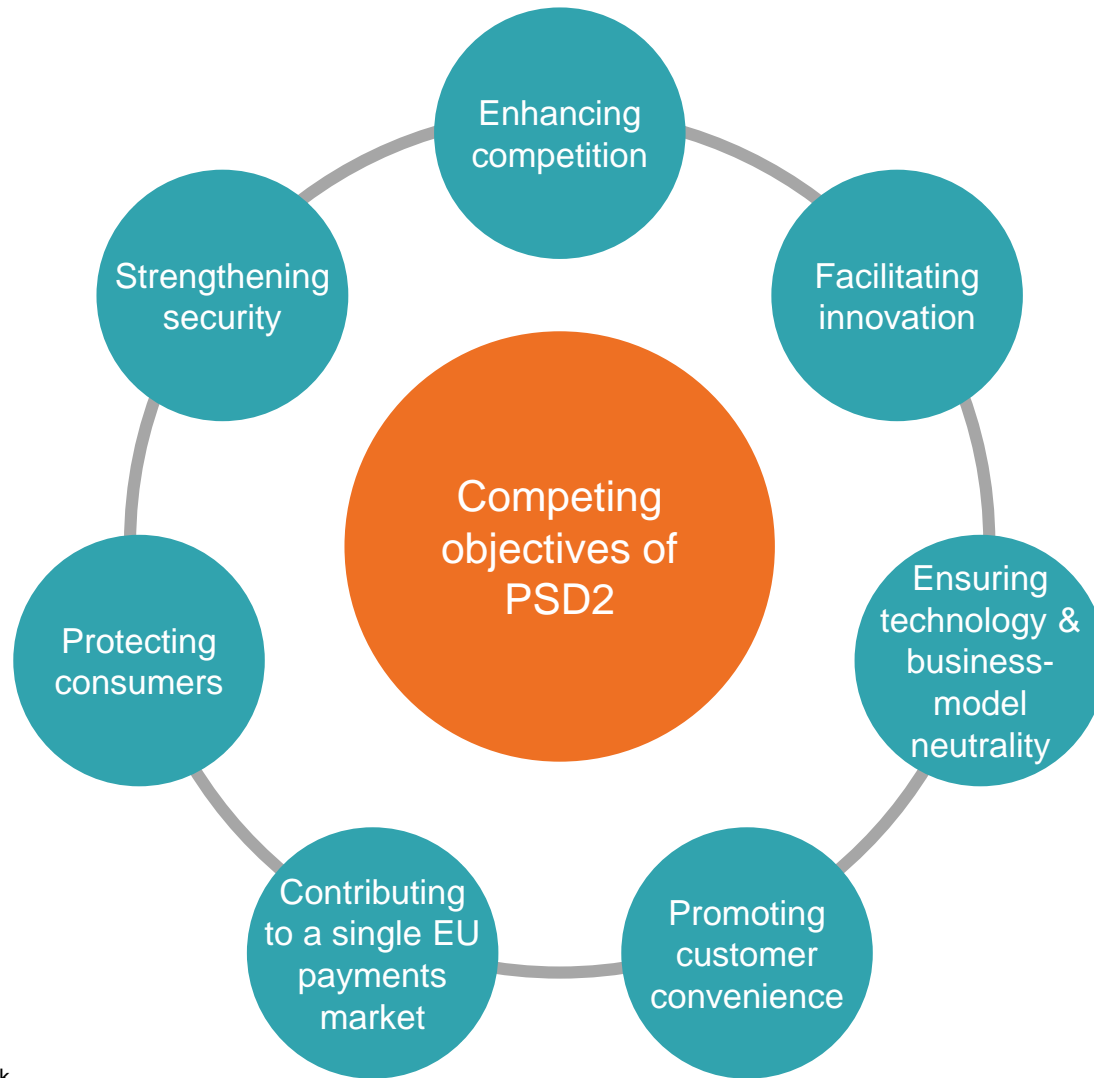
The main goal of SCA is to increase security standards without compromising on customer experience – easier said than done!

The background of the slide is a close-up photograph of green oak leaves. The leaves are vibrant green and have a distinct lobed shape. They are arranged in a way that creates a dense, textured background. The lighting is soft, highlighting the veins of the leaves.

PSD2/RTS

Regulatory Technical Standards

The different, competing objectives of PSD2



The PSD2 has number of different, often competing, objectives, which required the EBA to make difficult trade-offs

Focus for RTS/SCA is strengthen of security and reduce/minimise fraud levels in EU.

The RTS is a high level specification pin-pointing areas to be covered by security measures resulting in a lot of interpretations and open questions (EBA Q&A)

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PSD2/RTS

Strong Customer Authentication , SCA

SCA required by law – Why?



Reduce fraud levels



Consumer protection



Society costs
Costs of disputes for both consumers and banks



Maintaining consumer confidence, perceived security, personal integrity

x3x2dwb7jasax6tq.onion
bkjcpa2klkmowwq.onion
xytjgcfendzeby22.onion
nhib6cwhfsoyugv.onion
k3pd243s57ftnpa.onion

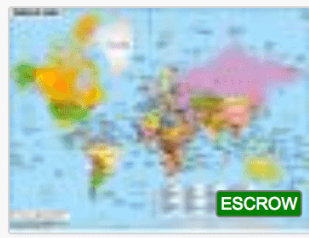
★ 1 X Brazilian Credit Card ★



฿0.00947
Hackyboy (4800) (4.78 ★)
EU → WW

Order

USA Credit Cards + full info. Best valid! GOLD+



฿0.00595
valid_cc_info (5200)
(4.94 ★)
WW → WW

Order

SWEDEN CREDIT / CUSTOMER REQUEST



฿0.00812
center (8400) (4.96 ★)
WW → WW

Order

Quick and Easy CC Cashout Guide (USA)



฿0.00108
JustBusiness (360) (4.64 ★)
US → WW

Order

JP CC & CVV - Japan CCV



฿0.00703
bluer (20500) (4.73 ★)
WW → WW

Order

99% VALID SNIFFED CANADA CCv | CREDIT HIGH LEVEL



฿0.01083
center (8400) (4.96 ★)
WW → WW

Order

xytjqcfendzeby22.onion
nhib6cwhfsoyugv.onion
k3pd243s57ftnpa.onion

NEW FRESH STOCK OF 3k CC VERY HIGH QUALITY | SELLING FAST!!! UPDATE DAILY
CREDIT/ DEBIT MIXED

YOUR PM WILL BE IGNORED IF YOU DON'T READ THE DESCRIPTION
PLEASE READ EVERY LINE AGAIN IF YOU MISSED THE UPDATES BEFORE ORDERING.

BEFORE DISPUTING PLEASE CONTACT ME FOR REPLACING.
Disputing will not be tolerated as i will replace every DEAD card.
I will only replace a card one time, i don't replace the replacement.
Every card will be checked with charging for 0.1\$ before replacing. (PayPal
using similar method, so it will not give false info)

=====

The best type of cards for online paying, directly sniffed from payment
gateway, so i'm selling only working cards.

All cards are LIVE and CVV checked!

- LIST CCV PRICE :
- CCV USA 20\$ per 1
 - CCV CANADA 35\$ per 1
 - CCV AUSTRALIA 35\$ per 1
 - CCV UNITED KINGDOM 35\$ per 1
 - CCV NEW ZELAND 30\$ per 1
 - CCV BRAZIL 20\$ per 1
 - CCV NORWAY 25\$ PER 1
 - CCV Saudi Arabia 25\$ per 1
 - CCV TURKEY 20\$ per 1
 - CCV SWEDEN 25\$ per 1
 - CCV DENMARK 25\$ per 1
 - CCV FINLAND 25\$ per 1
 - CCV ITALY 30\$ per 1
 - CCV NETHERLANDS 25\$ per 1
 - CCV FRANCE 30\$ per 1
 - CCV MEXICO 30\$ per 1
 - CCV IRELAND 30\$ per 1
 - CCV GERMANY 35\$ per 1
 - CCV SINGAPORE 25\$ per 1
 - CCV JAPAN 35\$ per 1
 - CCV SPAIN 30\$ per 1

Info coming with the cards:
ICARD NUMBERICARD EXPIRY DATEICVV CODEINAME ON CARDIADDRESSCITYISTATEZIP
CODEIphone number

- Deposit delays
27/10/2016
- Forum under
maintainance
12/08/2016
- Earn money by finding
bugs
14/01/2016
- Forum Relaunchd
20/03/2015

Javascript is
enabled

Browse by category

- Digital Goods 65184
- Fraud Related 11335
 - Accounts 5644
 - CC & CVV 2723
 - Documents & Data 1791

- Digital Goods 65184
- Drugs 90206
- Drugs Paraphernalia 443
- Services 6316
- Other 7174

Onion mirrors

Ichudifyeqm4ldjj.onion verified

- jd6yhuwcivehvd4.onion
- t3e6ly3uoif4zcw2.onion
- 7ep7acrkunzdcw3l.onion
- vilpaqbrnvizecjo.onion
- igyifrhvxq33sy5.onion
- 6qlocfg6zq2kyacl.onion
- x3x2dwb7jasax6tq.onion
- bkjcpa2klkkmowwq.onion
- xytjqcfendzeby22.onion
- nhib6cwhfsoyugv.onion
- k3pd243s57ftnpa.onion

FRESH SWEDEN CCV HIGH QUALITY - CHECKED LIVE !!!

Vendor g3cko (7600) (4.77 ★) (a 44/3/4) (🔥 346/5/5)

Price ₮0.01327 (\$50.96)

Ships to Worldwide

Ships from Worldwide

Escrow Yes



Product description

SWEDEN HIGH QUALITY CCV

CCN VERY GOOD AND QUALITY.
ALL CC'S ALWAYS CHECKED BEFORE SENT.

Links

- Forum
- Help
- Conferences
- Vendor application
- Earn money

Exchange

BTC	1.0
mBTC	1000.0
BCH	29.2
USD	3839.8
EUR	3397.8
GBP	2986.7
CAD	5096.7
AUD	5426.3
mBCH	29294.0
BRL	14287.9
DKK	25354.7
NOK	33285.3
SEK	35636.6
TRY	20220.6
CNH	26067.2
HKD	30213.6
RUB	254906.7
INR	271671.6
JPY	425342.8

News

- Downtime & Recovery 13/09/2017
- Deposit delays 27/10/2016
- Forum under maintenance 12/08/2016



Terms and conditions of havana9000

My Store Policy:

No Refunds.

=====

Orders will be processed within 24 hours and 2 hours for replacement.(Show me proof otherwise there wont be any replacements)

=====

I only will replace 1 time per 1 order.

=====

I don't sell fullz with DOB, SSN.

=====

My card can pass or not pass 3D secure. So Card on websites not require it or buy follow Bin number. (addition fee)

=====

Accounts (< 10 Purchases) Will Not Get Replacement or Refunded.

=====

Anyone leaving negative feedback without contacting me will be blacklisted

=====

Anyone who disputes without contacting me me will also be blacklisted

=====

Important:
 No One can guarantee that cards will 100% work. we don't own that card.
 When you carding, there's severals reason to your order has been canceled.not just low Balance, It can be your IP, your address, you speed connect,etc...

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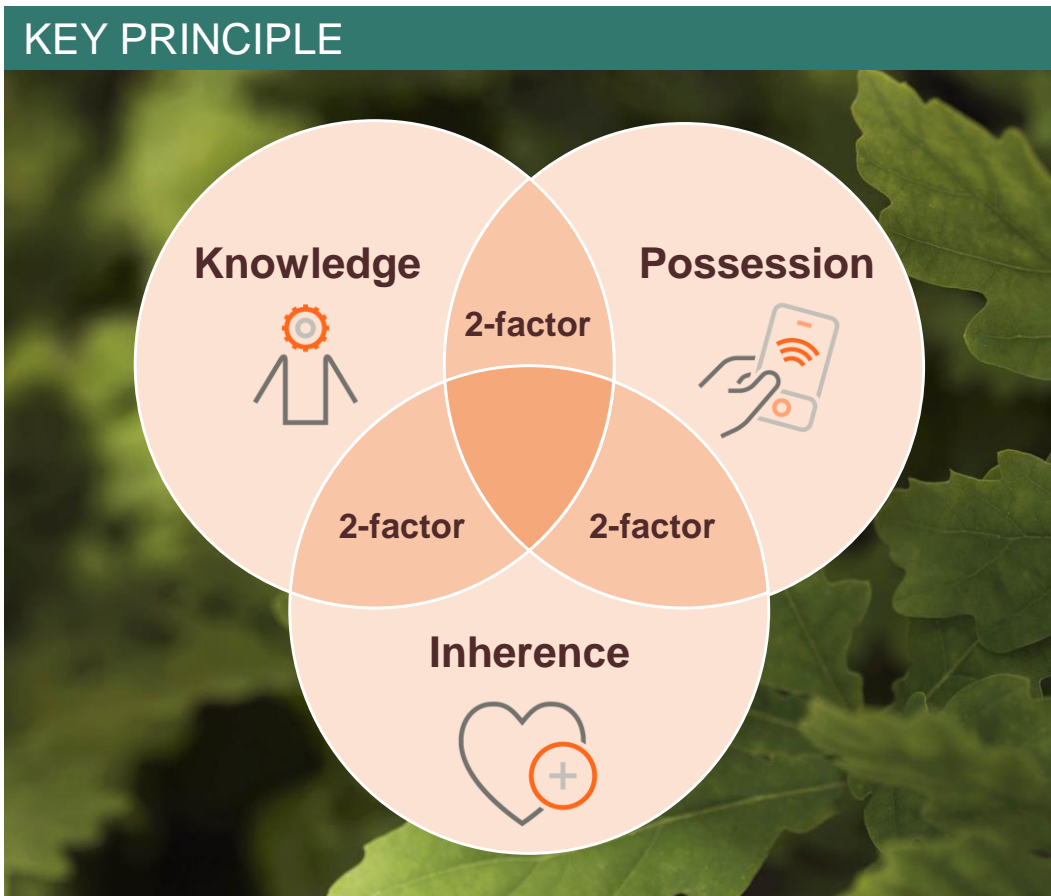
Some tips to Carding :

1. Use vps, ip, web browser and everything is clean, do not use socks5, vpn. some store can check as fraud.
2. Do not use suspicious checkers to check if a cc is valid, they will kill the cc.
3. When you Carding, view and scroll more. just do like real buyer. Amazon is where newbie should not go, You can not pass them. find some websites check easier. Try other sites when you order is declined.

DO NOT complain to me about the cards, you can stop buy it from me.



SCA components = 2-factor authentication



- **Possession** – something **only** the user have
 - Personalised card chip, Mobile BankID
- **Knowledge** – something **only** the user knows
 - PIN, password
- **Inherence** – something the user is
 - Fingerprint, iris, face recognition



Two factors of **different** types needs to be used

In scope for SCA



**On-line / remote payments
(incl. stored credentials/card on file)**



In store electronic payments (e.g. mobile/ contactless)



**Two-leg transactions (issuer and the acquirer are
located within the EEA)**

Out of Scope for SCA requirements in PSD2



All Merchant Initiated Transactions (MIT)



One-leg transactions (issuer outside EEA)

Relevant (optional) exemptions from SCA described in RTS (for cards)

Description	Sales channel
Contactless low value	In-store
Unattended terminals transport & parking (not apps)	In-store
Whitelisting	Remote
Recurring (same amount, same payee)	Remote
Remote low value	Remote
Dedicated processes & protocols for corporate payments	Remote
Transaction Risk Analysis (TRA)	Remote

Merchant impacts (1/2)



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- Merchant to install and activate support for 3D Secure before 14 September 2019
- If not, there is a big risk that card issuers within EEA will decline card transactions after September 14 2019
- 3D Secure includes liability shift regarding all Issuer
- There is a risk that card issuers within EEA (and even outside) may begin to decline card transactions without 3D Secure before September 14 2019

Merchant impacts (2/2)



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- All card transactions where the cardholder initially stores or changes card information for use must be made with SCA
- Cardholder initiated transactions via stored card information must be done with SCA.
- Be able to send additional information to Issuer than today- updated API
- Depending on the purchase amount and other factors, the card issuer's risk assessment and utilization of the exemptions (RBA) may result in that cardholder does not need to perform SCA
 - This is entirely the card issuer's decision and can vary between card transactions.

Merchant checklist (1/2)



Install and activate EMV 3DS and 3DS 1.0 (as fallback when issuer does not support EMV 3DS)



Ensure fall back to 3DS1 if issuer does not support EMV 3DS

- Merchants can check which card ranges are enrolled in EMV 3DS by sending preparation request messages
- If the Issuer is not enrolled in EMV 3DS, merchants will need to fall back to 3DS1
- If EMV 3DS transaction is declined by Issuer, transmit transaction again with 3DS1



Remove any logic for Dynamic 3D Secure



Preparation to receive authorization response from Issuer indicating that transaction has to be transmitted again with SCA (“soft decline”)



Ensure SCA is applied for non-payments. SCA will be required for every card-add, setting-up Merchant Initiated Transactions (including recurring payments)

Merchant checklist (2/2)



Introduce new logos from Mastercard on website / App when PSP activates EMV 3DS



Contact your PSP to get instructions on what changes merchant need to make in the API-calls to PSP, for example more information from the card transaction



Contact PSP to discuss available monitoring systems to identify risk transactions



Update customer terms regarding GDPR with information that extended information collection takes place about the card customer and the card purchase in order to be used only for risk assessment

The image features a dense background of vibrant green oak leaves, some in sharp focus and others blurred. A large, white rectangular box is centered on the page, containing the text "Thank you!" in a bold, orange, sans-serif font.

Thank you!