ACS Migration: Your Opportunity to Enhance SCA with Netcetera & Trusona
Ensuring Compliance and Convenience With Easier, Stronger Authentication

With a steady changing payments landscape under PSD2, Netcetera regularly see issuers being faced with significant challenges around 3D Secure, Access Control Servers (ACS) and Strong Customer Authentication (SCA).

Authentication stands out – how do you remain SCA compliant and offer convenience to your customers? Currently the industry default SMS OTP is presenting security issues, friction and usability shortcomings.

Introducing Mobile Web SCA From Trusona

Trusona are an industry leading innovator in passwordless authentication, including SCA, and are now a Netcetera partner. In addition to a traditional SDK app-based approach, Trusona offer a standards based mobile-web authentication service that offers the same security and usability as app but with a fraction of the deployment effort and higher end user adoption.

By leveraging core capability in all up-to-date smartphones, Trusona enables the customer’s mobile web browser to satisfy PSD2 SCA. This industry standard security approach removes the vulnerabilities of SMS OTP and the user is given an easy-to-use no-typing ‘tap and go’ experience.

Custom, issuer branded mobile web URLs are generated for each transaction and are sent to the cardholder by SMS, rendered at checkout as a camera scannable QR code (desktop checkout) or clickable link (mobile checkout). Once the

“We are aware of a known telecommunications vulnerability being exploited to target bank accounts by intercepting SMS text messages used as 2-Factor Authentication ... Text messages are not the most secure type of two-factor authentication.”

UK National Cyber Security Centre (NCSC)
(cardholder has browsed to the issuer branded mobile webpage on their registered smartphone, they just need to follow their phone’s unlock process (i.e. using their face or fingerprint) and the SCA is complete.

Mobile web SCA removes the dependency on app download which is often a significant constraining factor in moving away from SMS OTP. The majority of current smartphones support mobile web SCA by default with no downloads required by the user. Cardholder enrolment of the phone is as swift and easy as approving a transaction.

The Netcetera ACS Migration Enrolment Opportunity

Trusona has partnered with ACS provider Netcetera to enable issuers to benefit from Mobile Web SCA, as upgrading authentication possibilities often means upgrading the ACS.

As with any platform migration, key data either needs to be transferred or re-created in the new environment. The perceived complexity and risk can often be a dis-incentive to move in the first place but deploying a new ACS should be viewed as an opportunity to re-validate cardholder contact details while simultaneously upgrading their SCA method.

Issuing banks store cardholder mobile phone numbers required for SMS OTP. It is highly likely that a significant percentage of this data is incorrect, usually due to cardholders changing phone numbers and not notifying their card provider. However, this will only become apparent at checkout when the cardholder fails to receive the expected SMS OTP and the transaction is abandoned.

As part of the ACS migration activity, the issuer can proactively invite cardholders to validate their mobile number by sending them a SMS containing a link to an enrolment mobile web page. This process can include a cardholder verification step (using pre-existing security information) and once confirmed the cardholder’s phone can be enrolled for mobile web SCA. Cardholders could also be invited to enrol their phones by scanning QR codes, either displayed on their card management portal or printed in their paper statements or new card mail outs.

The issuing bank will then have a rapidly growing proportion of their customers easily onboarded for a secure but easy-to-use SCA method.

### 3DS vulnerabilities

19%  
Banks who have already implemented one-time password and app-based verification still lost 19% of transactions through 3DS.  
SOURCE: https://www.paymentscardsandmobile.com/one-in-five-payments-are-lost-through-3d-secure

### Less friction, more savings

$3.5M  
$3.5M annual savings generated by removing friction in customer authentication