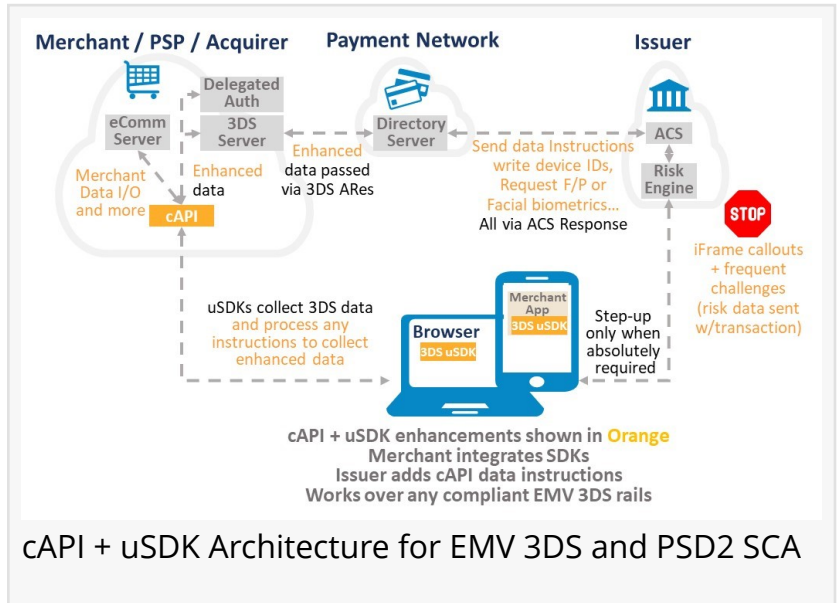


# mSIGNIA is Only 3DS Solution that Enables PSD2 SCA Compliance Without Requiring Disruptive Challenges during Checkout

*Multi-Factor Authentication Data Passed to Trusted Third Parties Using EMV 3DS v2 Compliant Exchanges*

LAGUNA BEACH, CA, USA, September 22, 2021 /EINPresswire.com/ -- mSIGNIA, the leader in data-enhanced EMV® 3-D Secure (3DS) version 2.2, PSD2 SCA, and Worldwide Web Consortium (W3C) technology for payment providers and the inventor of Digital Biometrics, announces an SCA-enhanced, EMV 3DS v2.2 compliant payment solution.



> For PSPs and Acquirers Selling to Merchants, EMV 3DS v2.2 certified compliant 3DS Server and 3DS SDKs for iOS and Android

> For Trusted Third Parties (TTPs) such as 3DS Issuers and 3DS Delegated Authenticators, client API instructions which collect additional authentication data at checkout and pass it in the initial, 3DS frictionless flow



EMV 3DS was designed to be frictionless, but some SCA authentication is seeing 98% challenge rates. mSIGNIA uses compliant 3DS capabilities to enhance checkout and again make payment easy and safe.”

*Paul Miller, CEO @ mSIGNIA*

mSIGNIA's solution for merchants is designed using mSIGNIA's Client API (cAPI) and Universal SDKs (uSDKs), shown in the press diagram. [cAPI + uSDKs](#) provide merchants a single, simple integration which enables compliance with both [EMV 3DS and PSD2 SCA](#).

The cAPI interface also provides a well-defined API for TTPs to request enhanced authentication data for compliance

with PSD2 SCA; data is collected during checkout. 3DS Delegated Authenticators can use the

cAPI interface to integrate with merchants and add attestations to the 3DS exchanges with Issuers. 3DS Issuers can use the same cAPI instructions to request SCA compliance authentication data without having to interrupt the checkout with a step-up or out-of-band challenge.

There are currently 12 cAPI instructions which enable the collection of SCA compliant authentication data, including behavioral biometrics. Support for FIDO® authentication will be available before year-end.

As part of a complete payment technology environment, mSIGNIA provides a Payment Simulator ([PaySim](#)) which enables merchants, PSPs/Acquirers, Delegated Authenticators, and Issuers to test their EMV 3DS products against a complete, automated test environment. PaySim supports EMV 3DS extensions by Mastercard®, Visa®, and mSIGNIA's own SCA enhanced data exchanges.

mSIGNIA's certified EMV 3DS uSDKs, certified EMV 3DS Server, Client API including instructions, and Payment Simulator are available to Merchants, Payment Service Providers, Acquirers, EMV 3DS Vendors, Payment Networks, Transaction Risk Services, and Issuing Banks who wish to augment their in-market solution with best-in-class 3DS and SCA compliant enhancements.

Contact [sales@mSIGNIA.com](mailto:sales@mSIGNIA.com) to arrange a 3DS and SCA demo and get started selling one solution that does 3DS and SCA without interruption.

#### About mSIGNIA

mSIGNIA, the leader in 3-D Secure, SCA, and W3C compliant, data-enhanced solutions for payments and inventor of Digital Biometrics, provides payment technology for frictionless, multi-factor authentication transactions. mSIGNIA's white-labeled solutions are easy for the merchant to integrate and get the data required to TTPs so transactions are allowed, not challenged. To learn more, visit [msignia.com](http://msignia.com).

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Willis Sobaka  
mSIGNIA  
+1 949-527-9533  
[marketing@mSIGNIA.com](mailto:marketing@mSIGNIA.com)

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