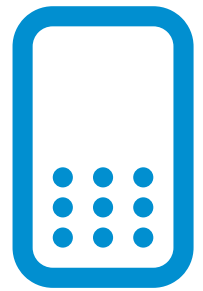


The changing payments landscape

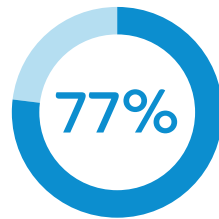


Digital innovation is radically disrupting the way that people make payments – both on and offline.

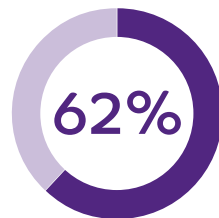
mCommerce alone is predicted to see a **161% increase** in just five years.



Smartphone-enabled purchases¹



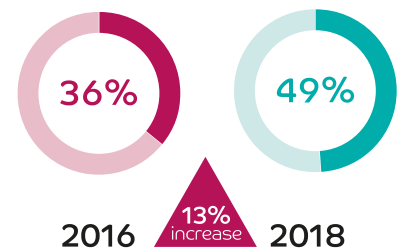
of Europeans use their phones to bank and make everyday payments.²



People who have a negative experience on mobile are **62% less likely** to purchase from you in the future.³

And with cybercrime on the rise, payment models have had to adapt to the modern world.

Organisations who admit to being victims of fraud⁴



While the legal activation date for SCA was 14 September 2019, the European Banking Authority (EBA) extended the deadline to 31 December 2020. **The Financial Conduct Authority (FCA) has now agreed to delay its enforcement further, to 14 September 2021**, but we recommend you get ready for December 2020 as best practice to avoid declines.

Liability shift

Your business won't be liable for certain types of disputed transactions. These liabilities will shift to the cardholder/card issuer.

Read our whitepaper to find out more.

Optimise the use of exemptions

So that the consumer shopping experience isn't disrupted, card authentication exemptions will be allowed.

Visit barclaycard.co.uk/corporate-payments to learn more.

3D Secure 2.0

In place by April 2019, 3D Secure V2 is a mandatory additional security layer for some transactions.

Check with your gateway provider if they have 3D Secure 2.0 capabilities. If not, can they support by April 2019?

Partnerships and collaboration

Consider which partners you need to team up with to offer your customers a secure and frictionless payment experience.

Speak to your Barclaycard sales rep for more information on how you can prepare for PSD2 and SCA.



Call us on **0800 056 1242** Monday – Friday, 9am-5pm to find out more about liabilities and exemptions

¹ <https://www.retaildive.com/ex/mobilecommercedaily/mcommerce-purchases-set-to-jump-160pc-by-2020-report>

² <https://www.visa.europa.com/newsroom/news/mobile-money-takes-off-as-77-of-europeans-use-their-p2-hones-to-bank-and-make-everyday-payments>

³ <https://www.thinkwithgoogle.com/intl/en-gb/advertising-channels/mobile/few-tips-speed-your-mobile-site-and-tools-test-it/>

⁴ <https://www.pwc.com/gx/en/services/advisory/forensics/economic-crime-survey.html>