

# Processing Credit Card Charges with Strong Customer Authentication (SCA)

Strong Customer Authentication (SCA) is a form of multi-factor authentication required for merchants within the European Union (EU) who collect credit card payments from clients also within the EU. Payments that requires SCA can only be completed by the card holder.

Ubersmith [integrates with a number of tokenized gateways](#) that support SCA. SCA is not required for merchants or customers outside of the European Union.

## Processing Automatically Initiated Charges with SCA

Automated credit card charges, initiated by the daily invoicing script that trigger SCA challenges, emails your clients directing them to log into the [Client Portal](#) to complete the payment.

Unlike other automatic transactions that fail, SCA-challenged transactions are not added to the Retry Queue because they require the payer's intervention. These failed charges appear in the *Charge Log* with the message prefix [3D Secure 2.0]. The rest of the message varies depending on the provider.

The screenshot shows the 'Charge Log' interface in Ubersmith. It features a sidebar with navigation links, a top header with filters, and a main table of transactions. A red circle highlights a transaction with the error message '[3D Secure 2.0] Your card was declined. This transaction requires authentication.'

ID	Client	Invoice No	Invoice Date	Amount	Payment Method	Status	Card Type	Transaction ID	Subtotal	Tax	Total	Refund
1001	Client	1001-0001	2016-05-15	\$ 324.75	Card	Failed	VISA	1001-0001-0001	\$ 324.75	\$ 0.00	\$ 324.75	\$ 0.00
1002	Client	1002-0001	2016-05-15	\$ 324.75	Card	Failed	VISA	1002-0001-0001	\$ 324.75	\$ 0.00	\$ 324.75	\$ 0.00
1003	Client	1003-0001	2016-05-15	\$ 324.75	Card	Failed	VISA	1003-0001-0001	\$ 324.75	\$ 0.00	\$ 324.75	\$ 0.00
1004	Client	1004-0001	2016-05-15	\$ 324.75	Card	Failed	VISA	1004-0001-0001	\$ 324.75	\$ 0.00	\$ 324.75	\$ 0.00

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## Processing User initiated charges with SCA

1. [Access the Invoices page.](#)
2. When [marking the payment](#), If the bank requests SCA for the charge, an error displays and [an email is sent to your client](#) instructing them to log into Ubersmith's [Client Portal](#) to complete the

The screenshot shows the 'Mark Payment' form in Ubersmith. It includes a 'Customer' section with details for 'Cognate Cogz Attn: John Customer'. A red circle highlights an error message: 'Error [3D Secure 2.0] Your card was declined. This transaction requires authentication.' The 'Mark Payment' section shows the 'Total Payment' as \$ 324.75.

charge.

## Processing Client Initiated Charges with SCA

1. [From the Client Portal, access the View Invoices page.](#)
2. For the invoice you want to pay, click **Pay Online**.

The screenshot shows the 'View Invoices' page in Ubersmith. It features a sidebar with navigation links, a top header with filters, and a main table of unpaid invoices. A red circle highlights the 'Pay Online' button for the first invoice.

Invoice Number	Date Sent	Date Due	Amount	Amount Outstanding	Charges
1001-0001	2016-05-15	2016-05-15	\$ 324.75	\$ 324.75	<a href="#">View Invoice</a> <a href="#">Pay Online</a>
1002-0001	2016-05-15	2016-05-15	\$ 324.75	\$ 324.75	<a href="#">View Invoice</a> <a href="#">Pay Online</a>

The invoice appears.

3. [Mark the payment.](#) The *3D Secure 2.0 authentication process* page appears.

4. Click **Proceed with Authentication**.

3D Secure 2.0 authentication process

Your bank requires authentication for this transaction of \$ 1,225.58

**PROCEED WITH AUTHENTICATION**

What is 3D Secure 2.0 (3DS2)?

3DS2 is a security protocol that helps to prevent fraud in online credit and debit card transactions in accordance with the Strong Customer Authentication (SCA) regulation. When enforced in by the bank, both manual and automated credit card charges will require an additional level of authentication from the customer before the transaction can be approved.

Marshall Hosting has no authority or control to when a 3DS2 challenge is requested by the bank.

Cancel

A page presenting the challenge from the credit card gateway provider appears. Each gateway will display and require different things depending on its individual processes.

5. Click **Submit**.

Verified by VISA

MEMBER BANK

**Added Protection**

Please submit your Verified by Visa password.

Merchant: Sandbox

Amount: 2099.00

Date: 01/03/2020

Card Number: \*\*\*\*\*1111

Personal Message: Password is "1234"

User Name: test1

Password:

[New User](#) / [Forgot your password?](#)

**Submit** [Help](#) [Exit](#)

The invoice appears.

6. Click **Mark Payment**.

## Signing Quotes with SCA

1. Once you have emailed the approved quote to the client, the client can access the quote online and sign the contract and pay for the service.
2. From the *Payment Information* section on the *Quote Signature* page, the client selects **credit card**, electronically signs the quote and clicks **Sign Contract**.

Phone Number: (204) 555-1234

**PAYMENT INFORMATION**

☒ Credit Card 3DS

☐ New Credit Card

☐ New ACH Account

☐ Check/Wire

☐ PayPal

**SIGNATURE**

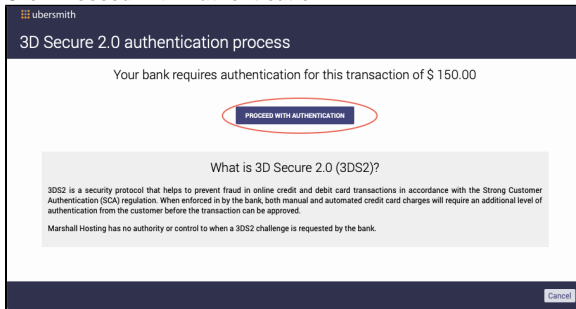
By signing this quote, you agree to the terms and conditions defined in the contract provided on this page.

Type Your Full Name to Approve this Contract:

**Sign Contract**

The 3D Secure 2.0 authentication process page appears.

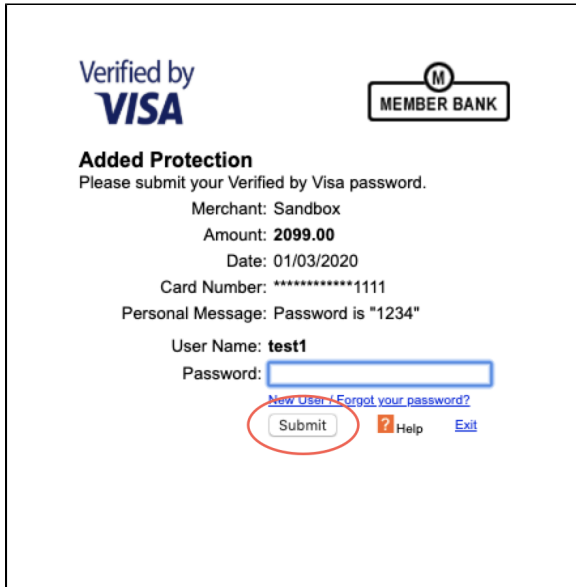
3. Click **Proceed with Authentication**.



The screenshot shows a web page titled "3D Secure 2.0 authentication process" with the "ubersmith" logo in the top left. The main heading is "3D Secure 2.0 authentication process". Below it, a message states: "Your bank requires authentication for this transaction of \$ 150.00". A blue button labeled "PROCEED WITH AUTHENTICATION" is circled in red. Below this, a section titled "What is 3D Secure 2.0 (3DS2)?" contains explanatory text about the security protocol and a disclaimer: "Marshall Hosting has no authority or control to when a 3DS2 challenge is requested by the bank." A "Cancel" button is located at the bottom right.

A page presenting the challenge from the credit card gateway provider appears. Each gateway will display and require different things depending on its individual processes.

4. Click **Submit**.



The screenshot shows a "Verified by VISA" authentication page. It features the "Verified by VISA" logo and a "MEMBER BANK" logo. The heading is "Added Protection" with the instruction "Please submit your Verified by Visa password." Transaction details are listed: "Merchant: Sandbox", "Amount: 2099.00", "Date: 01/03/2020", "Card Number: \*\*\*\*\*1111", and "Personal Message: Password is '1234'". The "User Name" is "test1". The "Password:" field is empty and highlighted with a blue border. Below the password field, there is a link "New User / Forgot your password?", a "Submit" button circled in red, a "Help" link with a question mark icon, and an "Exit" link.

The *Quote Signature* page appears.

## Related Topics

[Managing Invoices](#)

[Supported Merchant Gateways](#)

[Configuring Payment Processing Options](#)