

SCA Technical Working Group

Terms of Reference

Name of Committee / Group	Strong Customer Authentication Technical Working Group
Group status	This is a project group, with an expected lifetime until the end of March 2021
Reporting to	This group will report to the Programme Steering Group (PSG). The group consists of representation from regulated industry stakeholders accountable to the PSG for the successful delivery of the technical elements of the SCA Roadmap agreed on 13 th August 2019.
Business Owner	Eric Leenders
Date Terms of Reference agreed	7 th November 2019
Date Terms of Reference to be reconsidered	Annually, or sooner if required
Expected completion date	31 March 2021
Objectives	<p>High Level Objective</p> <p>Following agreement to the managed rollout plan, the FCA stated “At the request of the FCA, UK Finance worked to co-ordinate an agreed industry plan to implement SCA for card-not-present transactions for e-commerce as soon as practicable”</p> <p>This means that the programme high-level scope is specifically relating to e-commerce transactions.</p> <p>It also means that it is specifically relating to card-not-present transactions.</p> <p>Card-not-present transactions must be capable of authentication for all segments of consumers including those without access to technology such as smart phones. The FCA defines these as segments as vulnerable, less digitally engaged or located in areas with limited digital connectivity. This means that the workstream will need to consider technical solutions that enable authentication for all segments.</p> <p><u>Specific Objectives</u></p> <p>The Technical Working Group will promote the adoption of 3DS versions capable of optimising SCA messaging including exclusions and exemptions.</p> <p>Agree timetable and tracking mechanism for 3DS migration.</p> <p>Assess any additional requirements for other non 3DS channels including ApplePay and Google Pay.</p> <p>Assess requirements for dynamic linking and ensure solutions are communicated to the wider stakeholder community.</p>

	<p>Ensure a clear understanding of the technical inputs allowing members of the group to further cascade to the wider audience.</p> <p>Validate and confirm agreed positions on industry issues log and build a work plan to resolve outstanding issues.</p> <p>Assess technical considerations from other workstreams including strategic solutions e.g. Biometrics, covered in the managed rollout plan.</p> <p>Assess Technical considerations for solutions for vulnerable customers.</p> <p>There will be period review of the effectiveness of the group and whether it continues to be of value, and in addition it's constitution and Terms of Reference to ensure it is operating at maximum effectiveness.</p>
Membership	<p>The group will consist of nominated Issuers, Acquirers, Scheme, Processors, Payment Gateways, ACS Providers and Merchants. Members of the working group will be expected to participate actively and represent the interest of the whole community of impacted stakeholders.</p> <p>Stakeholders outside of this group may be invited to attend ad hoc meetings to receive high level briefings or to contribute as appropriate on sector specific or other subjects as required by the working group.</p>
Chairman	<p>The Working Group will be chaired by Richard Reynolds who may appoint a deputy in his absence.</p> <p>In the absence of the Chair and/or an appointed deputy, the remaining members present shall elect a chair from the groups participants who would qualify under these terms of reference.</p>
Quorum	<p>The quorum necessary for the transaction of working group meetings should be at least 51% of the group's total membership.</p>
Alternates	<p>Alternates may be proposed with specific agreement of the chair and any alternates must be fully briefed by the person they are representing.</p>
Method of Working	<p>The mode of decision making will be by consensus. In the event that there is a matter of contention or a decision cannot be reached, then escalation is to the Programme Steering Group (PSG).</p> <p>The appointed secretariat will provide an agenda and papers normally 5 working days in advance of meetings, unless otherwise agreed. Minutes will include the names of those present and in attendance. Draft minutes will be circulated to all members of the group and will include an action list.</p> <p>The Technical Working Group may direct the PMO to run ad hoc events or workshop sessions to consider specific issues, made up of either a subset of working group members or with additional experts drawn from the other Working Groups or the Special Interest Groups.</p> <p>Observers or subject matter experts may be invited to attend the working group meetings and/or provide advice to it.</p> <p>Participation in person is preferred, with teleconference facilities provided where strictly necessary.</p> <p>The Technical Working Group will operate in accordance with industry best practice (where applicable) in its method of working, to ensure that it is compliant with UK competition law and that commercially sensitive matters are not discussed.</p> <p>Appropriate steps will be taken to preserve and maintain confidentiality as necessary in any of its workings.</p>

Meeting frequency	The Technical Working Group will usually meet monthly and otherwise as required.
Secretary	UK Finance will provide the secretariat services to the group.