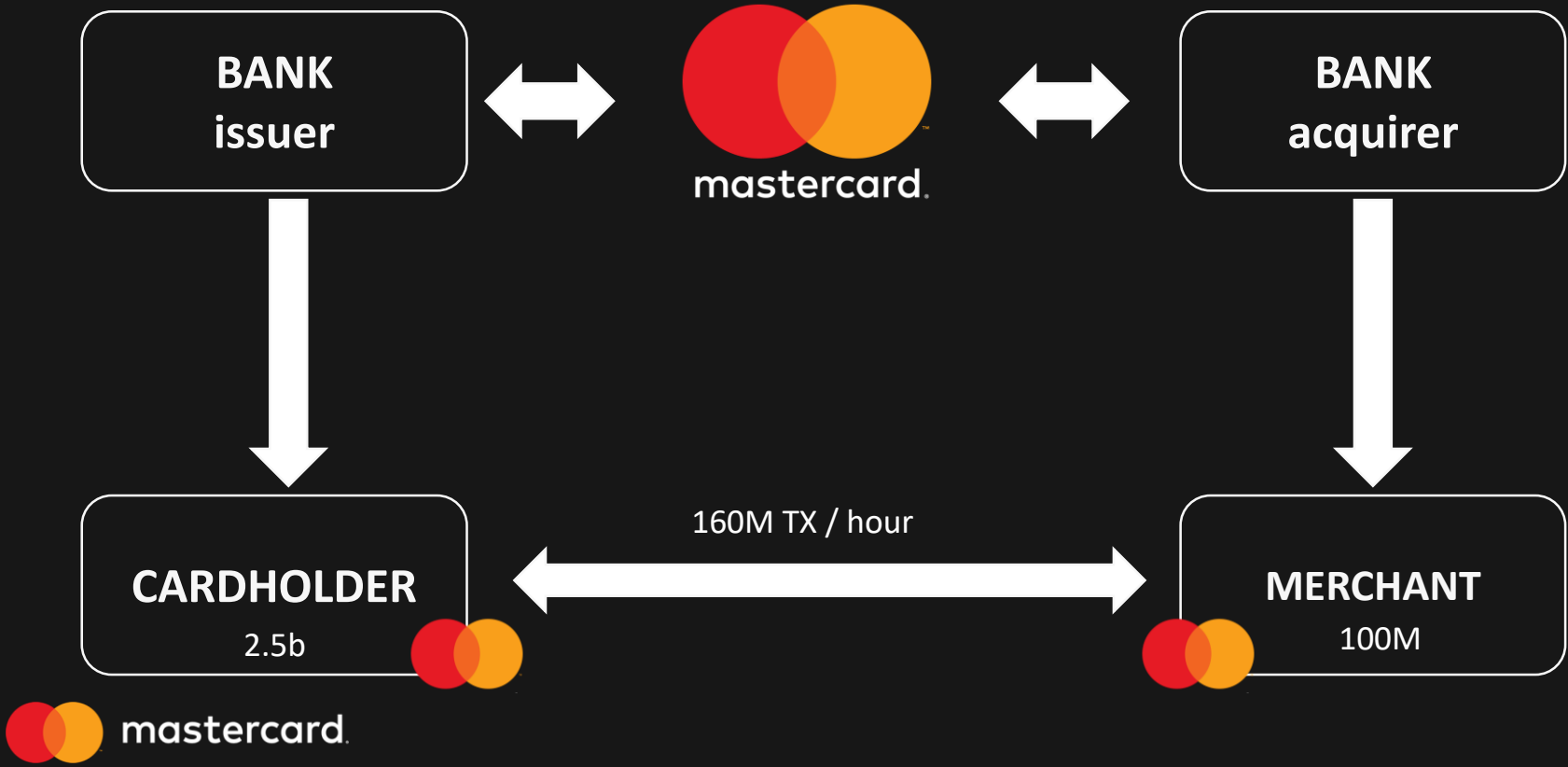


# eCom challenges

Luka Gabrovšek, Mastercard







# eCommerce

**6x**

faster

**20%**

in 2022

fraud

**18%**

YoY growth

PSD2

SCA

Strong Customer Authentication

# 2-factor authentication

sth you

**HAVE**

sth you

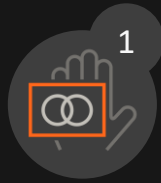
**KNOW**

sth you

**ARE**

+exemptions (low, RBA, recc, WL)

# Smartphone!



**Authenticate all transactions with SCA**



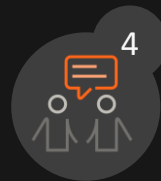
**One SCA UX for all purposes**

POS + ecommerce + e-banking + call center + ...



**Simple, reliable strong authentication**

Biometrics + Push notifications



**Educate cardholders**

What changes are coming

Promote mobile bank/wallet

Get consent together with GDPR

# Thanks!

luka.gabrovsek@mastercard.com



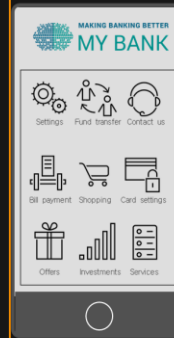
## 2-factor authentication

sth you  
**HAVE**

sth you  
**KNOW**

sth you  
**ARE**

+exemptions (low, RBA, recc, WL)



**Authenticate all transactions with SCA**



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