

# You may be required to authenticate your payment.

**From 14th September 2019 all electronic payments require SCA. This means you may be asked to authenticate your payment using at least two independent factors:**

- ✓ **Possession**  
Something only you have. For example, your mobile device registered with your issuing bank or a hardware token that has been issued to you.
- ✓ **Inherence**  
Something only you are. For example, your fingerprint, iris scan or other form of biometric that can uniquely identify you.
- ✓ **Knowledge**  
Something only you know. For example, a unique passphrase or identification number that is known only to you.

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# **You may be required to authenticate your payment.**

**From 14th September 2019 all  
electronic payments require  
Strong Customer Authentication.**

**bira**

British Independent Retailers Association