



# Transform PSD2 Compliance into a GROWTH STRATEGY

The Second Payments Services Directive (PSD2) offers a step towards more secure digital payments. But many businesses have struggled to implement PSD2 strategically, leading to poor customer experiences, delayed conversions, and high 3DS costs that stunt growth.

Sift's AI-powered fraud insights and dynamic automation capabilities help businesses overcome these challenges and gain a competitive edge by turning PSD2 compliance into a lever for growth.



## LEVERAGE AI to Fine-Tune SCA Application

Sift ensures that 3DS is applied with precision, accurately assessing fraud risk and accounting for your unique needs at every touchpoint. Sift's 3-pronged approach helps enterprise businesses:



### Prevent Fraud Before Requiring SCA

Automatically prevent the vast majority of fraudulent payments pre-authorization.



### Optimize Exemptions

Maximize known, low-value and low-risk TRA exemptions.



### Accelerate Conversion Rates

Gain refined control over who, how, and when friction is applied.

## 5 key solutions trusted by global brands to safely accelerate digital growth and REDUCE 3DS INSTANCES BY >30%

**User-level risk assessments** are backed by Sift's Global Data Network of 1T events and the industry's only 3-tiered ML model approach.

**Dynamic, AI-powered automation with VIP capabilities** empower highly-refined control on how and when friction is applied.

**Embedded analytics** ensure exemptions are safely optimized at all times with on-demand simulation environments.

**Account Takeover** fraud prevention capabilities help fortify safe interactions across the customer journey.

**Embedded Case Management** fast-tracks pending interactions for complex use cases, ensuring rapid case resolution and greater manual review efficiency.

Always stay PSD2 compliant and never compromise the customer experience

Reach out to [sales@sift.com](mailto:sales@sift.com) to learn how you can optimize your business for PSD2.