The Problem

The customer needed to meet SCA compliance as part of the upcoming PSD2 regulation.

With additional challenges around the growing cost of fraud and changing consumer behaviors, they needed a strategic partner that could help them adapt to the changing landscape.

These benefits were also bolstered by the fact that implementing Callsign’s IDA solution, would help the customer achieve savings ranging from 20% to as much as 40% over 5 years.

The Solution

The customer was looking for a solution that would give them the flexibility to manage incoming regulatory requirements, help reduce costs and enable them to quickly adapt to changing customer habits. Given the size of the organization and inefficiencies within some of the existing applications it was vital they could find a partner that offered both flexibility and trust.

It was clear that a robust policy manager was needed alongside greater intelligence, with Callsign initially scoped for its unique capabilities in this area. As the bank learnt more about Callsign’s Intelligence Driven Authentication (IDA) Platform, it became clear that not only did it meet all existing needs, it would introduce significant savings over time and help reduce customer friction that SCA was likely to bring.

A key factor of this was the flexibility to switch between authenticators in real-time. Not only did this help manage budgetary spending - it helped the bank adapt strategically, having an effect on promotions to influence customers, as well as enabling them to meet the needs of their entire customer base.

The Results

Callsign’s IDA solution has given the bank the flexibility to adapt their user journeys to meet SCA requirements and exemptions, whilst ensuring that they can continue to offer positive customer experiences.

These benefits were also bolstered by the fact that implementing Callsign’s IDA solution, would help the customer achieve savings ranging from 20% to as much as 40% over 5 years.

Throughout the process Callsign provided ongoing customer support and guidance to help the customer manage the many complexities surrounding the implementations of PSD2 and SCA.

This willingness to support and find solutions has proven them to be a trusted partner.

Bank Forecasted Cost Savings

Year One  
15-20% Saving with Callsign

Over Five Years  
30-40% Saving with Callsign