

Important information about changes to your payment services with us

Due to the requirements in the EU Directive (PSD2) and from the card companies (EMV 3Ds) requiring increased security for payments on the web, we will no longer be able to offer card payments on the payment platform you currently utilize. You will need to change to our new payment platform as soon as possible in order to secure compliance with the new requirements. Please note that the change must be implemented by **no later than June 30th, 2020**. The payment solutions on the new platform will be unified under the name Swedbank Pay, with the same terms and prices as before.

What does EMV 3DS involve?

In brief, all webshops must implement the new security function EMV 3DS (frequently called 3D Secure 2.0) to improve the security and the customer experience associated with card payments on the web. The card issuers obtain better opportunities to assess risk thanks to expanded card data and can approve more payments without requiring a customer signature. Where there are still requirements for a customer signature, this will function in a more customer-friendly way. Put simply, shopping by card will be both more secure and easier.

The new payment platform gives you many benefits

- Automatic access to the required security function EMV 3DS
- A new modern administrative interface
- A better shopping experience for your customers
- Access to Swedbank Pay's secure and simple payment solutions while our contract continues to run as before.

What do you need to do?

How the transfer is made to the new platform depends on the solution you are using today (via partner, module or own integration). Instructions for how you should transfer to the new platform can be found on the address swedbankpay.com/moveto.

Do you have any questions?

If you have any questions about the change of payment platform or about Swedbank Pay, you are welcome to visit our support page **swedbankpay.com/moveto** where we will be happy to give you further help.

Best regards, PayEx

Swedbank Pay – the collective name for our payment services for e-commerce and shops

Swedbank Pay is a platform that stretches all the way from e-commerce to in-store payment. Here, we are unifying the previous card redemption business from Swedbank with the terminal and payment solutions from PayEx. This means that we have the most comprehensive solution on the market for both stores and e-commerce. Regardless of on which side of the check-out you find yourself, it will be easy to use Swedbank Pay.