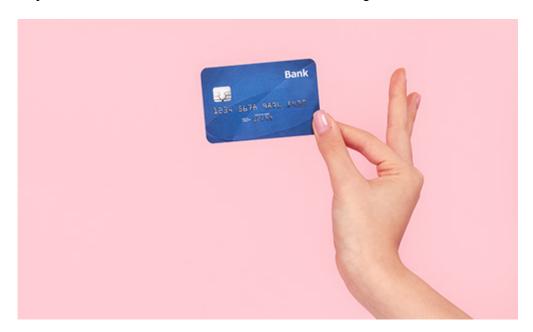# [Payment of fees with credit card: Strong Customer Authentication required](#)

January 29, 2021 [*About the EUIPO*](#)

Payment of fees with credit card: Strong Customer Authentication required

Recently, some of our users have been unable to complete their fee payments with credit/debit cards due to non-compliance with the Strong Customer Authentication (SCA) requirements. To avoid this situation, we recommend that users contact their bank to **ensure that their credit/debit cards meet the requirements** to complete secure payments.

The SCA is a requirement of the [second Payment Services Directive (PSD2)](#) within the European Economic Area. It is an authentication process that validates the identity of the user of a payment service or payment transaction. The SCA requirement makes it easier and safer for consumers to pay for goods and services online and helps fight fraud.

This requirement adds extra layers of security to electronic payments and ensures that they are verified with multi-factor authentication. To make any electronic payment, a combination of two of the following elements is needed:

- Knowledge: something only the user *knows*, e.g. a password or a PIN code
- Possession: something only the user *possesses*, e.g. a mobile phone, and
- Inherence: something the user *is*, e.g. the use of a fingerprint or facial recognition

More information can be found in the [FAQs](#) on the European Commission's PSD2 webpage.