

## Why this additional step?

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We have introduced this new step to conform with the European Payment Services Directive 2, otherwise known as PSD2.

To better protect consumers who make payments online, this requires inter alia the implementation of strong authentication and what is known as transaction contextualisation. This means that the consumer must be able to make payments securely and must also be able to validate every transaction by having all information at his/her disposal (such as the IBAN, the amount and the payment's recipient).

The good news is that, with this new step, all LuxTrust devices meet these requirements.

