

Chapter 1

Strong Customer Authentication and Common and Secure Methods of Communication

Article 9 Independence of the elements

(1) Payment service providers shall ensure that the use of the elements of strong customer authentication referred to in Articles 6, 7 and 8 is subject to measures which ensure that, in terms of technology, algorithms and parameters, the breach of one of the elements does not compromise the reliability of the other elements.

(2) Payment service providers shall adopt security measures, where any of the elements of strong customer authentication or the authentication code itself is used through a multi-purpose device, to mitigate the risk which would result from that multi-purpose device being compromised.

(3) For the purposes of paragraph 2, the mitigating measures shall include each of the following:

(a) the use of separated secure execution environments through the software installed inside the multi-purpose device;

(b) mechanisms to ensure that the software or device has not been altered by the payer or by a third party;

(c) where alterations have taken place, mechanisms to mitigate the consequences thereof.