



SCA Methods Guide

An overview of our available SCA methods and redirect flow

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I. Introduction

In this guide you will find an overview of the Argenta SCA methods that are available for you to use. We offer all three of our SCA methods through our dedicated API platform: digipass, pin and Itsme. This document gives a description of the different methods.

For each request that requires SCA, you are asked to indicate a preferred method. However, just like on our own channels, the available methods are context dependent: not all methods may be available for all types of transactions and in all situations. Your preference will be taken into account to the extent that it is possible, both technically and within our business rules.

Whenever a consent or payment is initiated without specifying the PSU's account(s), after SCA the PSU will automatically get the option of selecting from their Argenta payment accounts which account(s) they want to use.

All our SCA methods follow the same OAuth 2.0 redirect flow, which ensures that you will not need to build a specific integration per method. In all cases, the customer will be redirected to our Authorization Server, where the customer is identified using one of our SCA methods. After authorization the customer will be redirected back to the TPP application with an authorization code. The TPP can use this code to retrieve an access / refresh token.

This document contains only a functional description of the SCA methods and redirect flow. For technical implementation details of the API's and how to select your preferred SCA method, please consult our Implementation Guide.

II. SCA Methods

1. Array of SCA Methods

When initiating a request on our API's and multiple SCA methods are available, the response will contain an array object called **scaMethods**. You can either indicate a preference for one of the methods, or choose no preference. Below is an example of this scaMethods response:

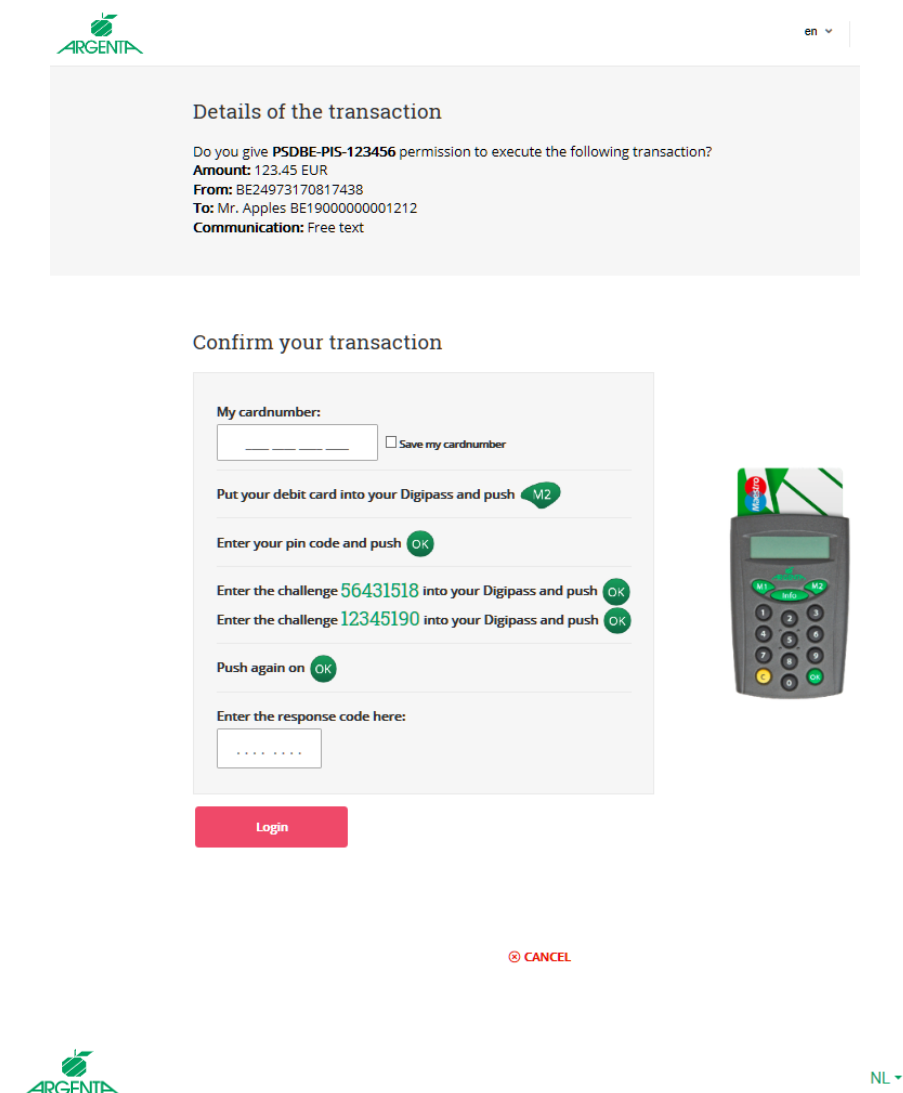
```
{
  "scaMethods": [
    {
      "name": "Digipass",
      "authenticationType": "DIGIPASS",
      "explanation": "Authenticate using an Argenta bank card and digipass card reader",
      "authenticationMethodId": "DIGIPASS"
    },
    {
      "name": "Pin",
      "authenticationType": "PIN",
      "explanation": "Authenticate using the Argenta mobile banking app",
      "authenticationMethodId": "PIN"
    },
    {
      "name": "Itsme",
      "authenticationType": "ITSME",
      "explanation": "Authenticate using the Belgian Itsme identity app",
      "authenticationMethodId": "ITSME"
    },
    {
      "name": "No preference",
      "authenticationType": "NO_PREFERENCE",
      "explanation": "No specific authentication method preferred",
      "authenticationMethodId": "NO_PREFERENCE"
    }
  ],
}
```

2. Digipass

The Digipass method is our default SCA method, which is available for all transaction types and across all devices. It requires the customer to authenticate with his **Argenta bank card and Argenta Digipass card reader**.

The customer is redirected to an Argenta webpage that contains the details of the transaction, and a digipass signing screen that resembles our Internet Banking.

The customer can choose their preferred language (NL/FR/EN) on the screen itself. The default language will be based the browser language of the customer.



ARGENTA en

Details of the transaction

Do you give **PSDBE-PI5-123456** permission to execute the following transaction?

Amount: 123.45 EUR
From: BE24973170817438
To: Mr. Apples BE19000000001212
Communication: Free text

Confirm your transaction

My cardnumber: ☐ Save my cardnumber

Put your debit card into your Digipass and push **M2**

Enter your pin code and push **OK**

Enter the challenge **56431518** into your Digipass and push **OK**

Enter the challenge **12345190** into your Digipass and push **OK**

Push again on **OK**

Enter the response code here:

Login

CANCEL

ARGENTA NL

Rekeninginformatie delen

Van welke rekening(en) wil je de informatie delen?

Naam Rekening	Type Rekening	Rekeningnummer	Saldo
 IVO IJSSENNAGGER	Green	IBAN BE03 9731 8973 7084	1207.11 EUR

Annuleren

OK, rekening kiezen

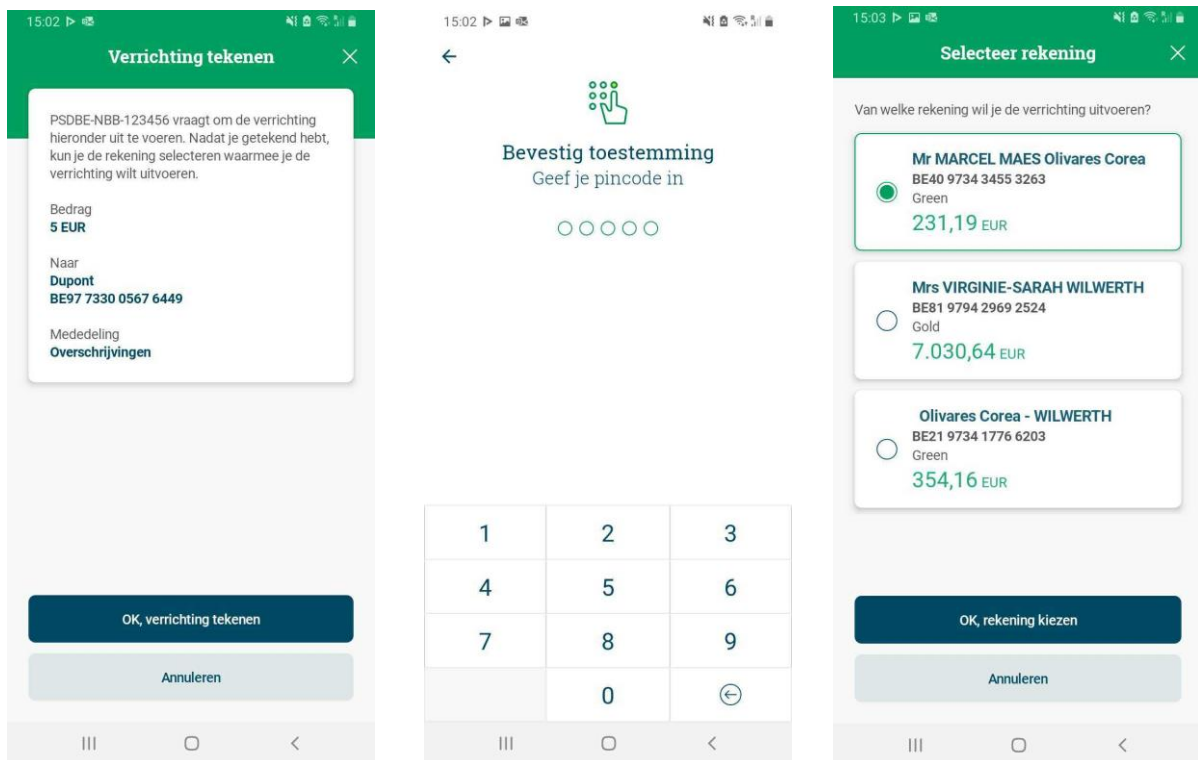
3. PIN

Whenever the customer has the Argenta App installed on the device being used for SCA it will automatically capture the redirect, regardless of the chosen SCA method. Both for the PIN and NO_PREFERENCE options, the customer will get to use their default signing method for the Argenta app (**pin or biometrics**). This flow generally offers the best user experience with the least amount of friction.

This method is not available on non-mobile (Android or iOS) devices. When choosing PIN as your preferred method on a non-mobile device, the chosen preference will be treated as invalid and defaults to no preference (see section 5: No preference).

Additionally, this method is not allowed for financial transactions that exceed certain limits. In case a limit is exceeded, the customer will automatically be offered an alternative SCA method (Digipass / Itsme) within the Argenta App.

The language is based on the language the customer uses in the app.



4. Itsme

The Itsme method makes use of the Itsme app. This means that the customer having installed and registered the Itsme app is a precondition for being able to use this authentication method. The customer will be redirected, via Argenta, to Itsme. This method can be used on any device.

The Itsme app shows the details of the transaction and allows the user to authenticate using either the **pincode or biometrics** of their Itsme app. The language is based on the browser language of the customer and the language settings of the Itsme app.

If the customer has never used Itsme with Argenta before, a link between their Itsme ID and their Argenta ID needs to be created by performing an additional one-time SCA with Digipass. Once this link has been established the customer can always use Itsme for SCA.



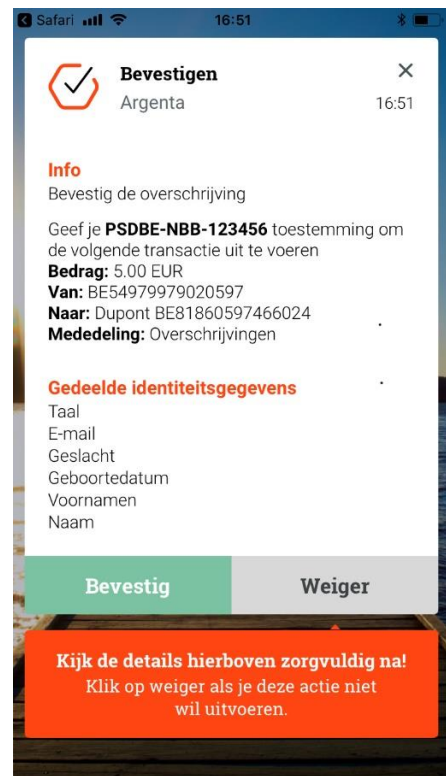
Identify yourself

Phone number

+32 (BE)

☐ Remember my phone number?

Send



NL

Rekeninginformatie delen

Van welke rekening(en) wil je de informatie delen?

Naam Rekening	Type Rekening	Rekeningnummer	Saldo
IVO IJSSENNAGGER	Green	IBAN BE03 9731 8973 7084	1207.11 EUR

Annuleren

OK, rekening kiezen

5. No Preference

When selecting the no_preference method, the customer will be redirected to an SCA method selection page at Argenta. Here the customer will be able to choose from the available SCA methods Digipass or Itsme. The customer will then be redirected to the chosen SCA method.

When the customer is using a device with the Argenta mobile app installed, it will automatically capture the redirect and handle the SCA, and the customer will not have to choose an SCA method.

en ▾

Details of the transaction

Do you give **PSDBE-PIS-123456** permission to execute the following transaction?

Amount: 123.45 EUR
From: BE25973068855482
To: Mr. Apples BE19000000001212
Communication: Free text

Login at Argenta



Digipass

Continue ➔



Itsme

Continue ➔

III. OAuth 2.0 Redirect Flow

All our SCA methods follow the same OAuth 2.0 redirect flow. The flow contains nested internal redirects which all follow the same basic logic. When using the Argenta mobile app, all these steps are done internally.

1. TPP redirects customer to a public URL at our API platform
2. The API platform redirects to our Authorization Server
3. (Optional) Customer chooses SCA method and is redirected
4. Customer authenticates the request with SCA
5. Authorization server redirects back to API platform
6. API Platform validates the initial request
7. (Optional) Customer is shown a list of their payment accounts and asked to select which account(s) they want to use
8. API Platform redirects the customer back to the callback URL of the TPP with an authorization code (to be exchanged for an access token)

