OSMP Plan

What impacts on your payment strategy in France?

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Deadlines & rules

- **End of the grandfathering:** MIT transactions **must be linked to an SCA-approved** Customer-Initiated Transaction (CIT).
- Issuer-specific compliance enforcement: **tailored velocity controls** and restrictions for non-compliant merchants.
- 3DS becomes mandatory unless an exemption applies.

Feb 10, 2025
€50 cap on non-3DS transactions

Mar 10, 2025
Lowered to €30

Apr 10, 2025
Lowered to €10

May 12, 2025
Lowered to €1,01€

Payplug can help you get ready for the French market

When local means powerful

- **An intelligent 3DS authentication engine, built on CB regulations and French best practices.** We apply 3DS systematically, using a strategy focused on maximizing frictionless exemptions through our Fraud Premium module.
- **Advanced MIT (Merchant-Initiated Transaction) management**, including chain verification, token lifecycle handling, and detailed monitoring of incoming data. We support our clients in progressively bringing their existing subscriptions into compliance.
- **Optimized routing via the CB network**, with a focus on low-cost flows — particularly through our FastPass integration. This approach improves acceptance rates while reducing interchange fees.
- **Native compatibility with Safe'R**, CB's frictionless solution, made possible by our ability to capture and process transactional data from our own vault solution.

GROUPE BPCE

As a member of Groupe BPCE, which accounts for **20% of the French payments market**, we benefit from a unique strategic position. This deep integration gives us **direct access to processing flows and compliance frameworks**, enabling faster, more informed responses to incidents, regulatory developments, and operational challenges.

A powerful alliance in French payments

The biggest local network in Europe

The CB network dominates **the French** market, handling **85% of payment card transactions**, and represents **25% of all card payments across Europe**.

Lower payment costs with CB routing

Routing payments through CB **minimizes interchange fees** compared to international schemes, making it the preferred choice for cost-efficient processing.

Stronger local expertise with BPCE support

BPCE accounts for 20% of the French market, reinforcing Payplug's ability to provide tailored payment solutions aligned with local banking infrastructure.

85% CB french market share

25% CB European market share

20% BPCE french market share

15b Transactions a year

Benefit from frictionless solution

Requirements	for CB payments up to €100	For CB payments from €100 to €250
Volume	+ 120,000 CIT transactions per year on Fast'R by CB	
Monthly fraud rate for merchant *	<0.11% over 4 full months, over the last 6 months	<0.05% each month
Eligible for TRA Purchaser	Not mandatory	Required
Expected data on 3D Secure	Carry at least the IP address and 3 other data from the following 5: • e-mail address, • telephone number, • billing address, • shipping method indicator, • time since account creation	

Safe'R by CB

Safe'R program enables eligible merchants to benefit from **strong authentication exemptions** for payments up to €250, **in up to 95% of cases**.

OSMP Checklist
to stay compliant and maintain performance

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1. Remove DTA and prepare for soft declines

Direct to Authorization (DTA) flows — which skip authentication — will be systematically declined starting in May 2025. These flows, previously non-compliant, are now being strictly enforced and will systematically result in soft declines.

- [ ] For the French market, identify and phase out any remaining DTA flows — while evaluating if still relevant in other European countries.
- [ ] Switch to compliant exemption flows (TRA acquirer, low value payments)

2. Improve your exemption rates with the right data and setup

To increase the success of frictionless requests, you must provide rich transaction context. Issuers assess the risk based on the data you send.

- [ ] Include the following in every exemption request:
  - [ ] Cardholder name
  - [ ] Email address
  - [ ] Billing address
  - [ ] Browser IP address
- [ ] Add when available to improve scoring:
  - [ ] Account info (account age, creation date, transaction history)
  - [ ] Cardholder phone number
  - [ ] Device info (browser language, time zone, screen resolution, user agent)
- [ ] Route exemptions through PSPs with strong issuer relationships and CB scheme connectivity

3. Review your MIT setup before grandfathering ends

MITs must be tied to a properly authenticated initial CIT. Generic or outdated chaining references will soon be blocked.

- [ ] Audit your MIT chaining logic
  - [ ] Make sure chaining references follow CB, Visa, and Mastercard specs
  - [ ] Remove all grandfathered or fallback references still in use

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Source, Payplug, 2025
Source, Cartes Bancaires data, 2025