

SPC in Adyen

Why SPC?

9.5%

drop off rate during a browser challenge flow

Our SPC Journey

- April 2021: Start of interaction with W3C, Google and Airbnb
- August 2021: First successful SPC payment on Airbnb's internal environment
- October 2021: SPC in stable version and ready for start of internal Airbnb demo

Challenges Faced

- Design of Adyen enrollment UI and localization
- Implementing a graceful 3DS fallback
- Tracking of instrument enrollment across multiple devices (greedily attempting authentication vs. relying on a cookie)
 - Avoiding intermediate SPC UI (“Merchant may need to take additional steps”)
- Differentiating between user canceling and genuine API error
- Relying on cookies in an iframe setting

Q&A