

## Payer Authentication Setup Errors

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### Incident Date/Time

Start: 28 April 2026 13:11 GMT

End: 28 April 2026 17:03 GMT

### Description of Issue

Cybersource identified an issue affecting the Payer Authentication setup service within the Cybersource Enterprise platform on April 28, 2026, at 13:11 GMT. A configuration issue within Cybersource infrastructure caused some authentication requests routed through one data center to not complete as expected.

### Impact

Some cardholders may have experienced system errors when completing checkout due to the authentication issue. This may have resulted in transaction delays or the need to retry a transaction. Payment processing outside of the authentication step continued to operate normally.

### Root Cause

The root cause was a misconfiguration in a data center's health-check mapping for the Payer Authentication setup service introduced during a prior change. This error caused internal monitoring signals to be misrouted in the affected data center, leading to the observed authentication failures.

### Mitigating and Preventative Actions

After a rollback of the identified change, normal processing was restored.

To help prevent future recurrence:

- Cybersource plans to review and implement additional validation and review steps for future system changes to strengthen its change management process.
- Cybersource plans to enhance monitoring and alerting mechanisms to detect similar issues earlier.

This was tracked and investigated under incident INC25271767 and EPS-37658.

This document is intended to convey the details of a Cybersource service incident at a business level and should not be interpreted as a "forensic" analysis. Details included are accurate as of the time of publishing and may change without notice.

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