Non-payment authentications for Card Add

Please use `AccVerify` to request an Account Verification when adding a card to COF without a payment.

Non-payment authentications for Card Add transactions always require step-up authentication (i.e. challenge).

Provisioning, such as Card Add is generally considered as an

> *action through a remote channel which may imply a risk of payment fraud or other abuses*

pursuant to article 97(1)(C) PSD2. There are no exemptions provided for these actions.

When a card is added to COF and a payment is requested at the same time, only one SCA is needed.

Use Case	Flags

Add COF without a payment	`AccVerify`
	
	`credentialOnFile`

Add COF as part of a payment	`credentialOnFile`