VALUE REPORT FOR
ACME

Arcot by Broadcom

Approval Rates

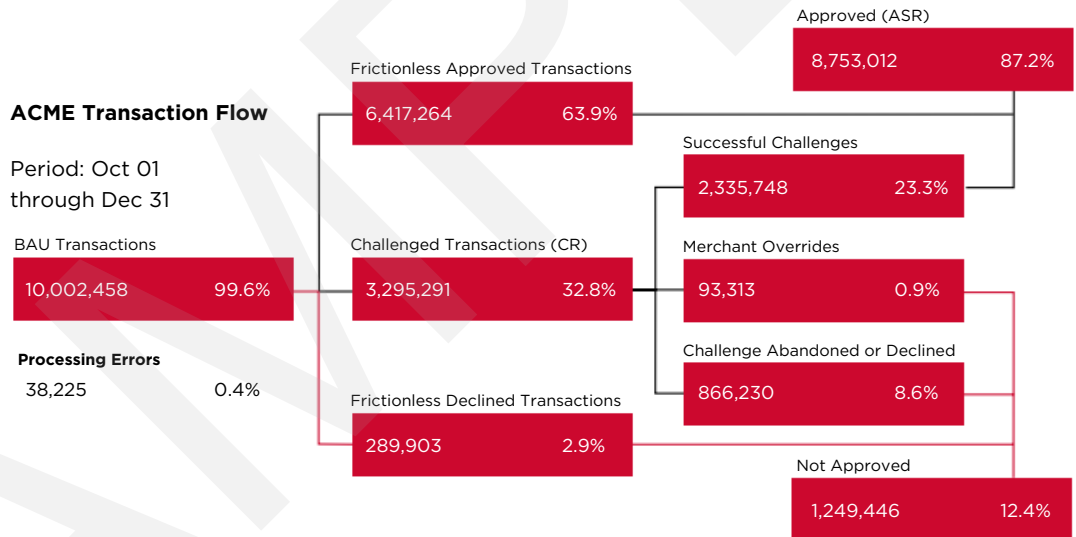Higher eCommerce approvals through frictionless authentication

Authentication Success Rate

87.2%

Unique Cardholders Authenticated

3.9M

Frictionless Authentications

63.9%

Summary of ACME Transaction Flow and the Value through the Arcot Network

Result of all payment authentication requests Arcot processed on behalf of ACME.

ACME Transaction Flow

Period: Oct 01 through Dec 31

BAU Transactions	10,002,458	99.6%
Processing Errors	38,225	0.4%
Frictionless Approved Transactions	6,417,264	63.9%
Challenged Transactions (CR)	3,295,291	32.8%
Frictionless Declined Transactions	289,903	2.9%
Approved (ASR)	8,753,012	87.2%
Successful Challenges	2,335,748	23.3%
Merchant Overrides	93,313	0.9%
Challenge Abandoned or Declined	866,230	8.6%
Not Approved	1,249,446	12.4%

The flow diagram above summarizes the result of all payment authentication requests Arcot processed on your behalf. The number in each box is the transaction count flowing through that stage. The percentage to the right shows the percent of total. The four most important metrics are:

Authentication Success Rate (ASR) approved authentication requests, usually referenced as a percentage of the total requests received

Merchant Overrides authentication requests where the merchant decided not to perform an issuer requested challenge

Challenge Rate (CR) challenged authentication requests, usually referenced as a percentage of total received

Not Approved denied authentication requests, usually referenced as a percentage of total received

Note: The percentages in the charts below are based on transaction counts.
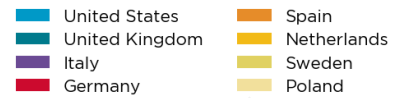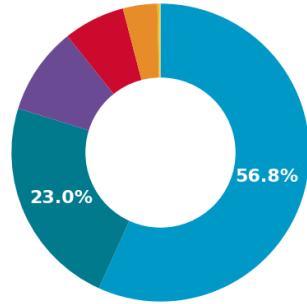
Authentication Outcomes

■ Frictionless   ■ Deny   ■ Challenge

64%		33%

Platform Resilience and Scale

Superior performance through engineering and operations excellence

Transactions Processed

10.0M

Merchant Countries

- United States
- United Kingdom
- Italy
- Germany
- Spain
- Netherlands
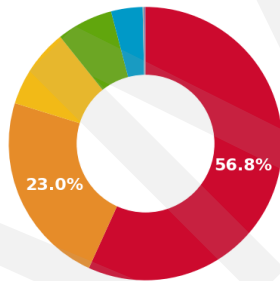- Sweden
- Poland

56.8%
23.0%

Issuer Insights

The Arcot Network provides merchants with rich insight into issuer behaviors enabling higher approval rates.
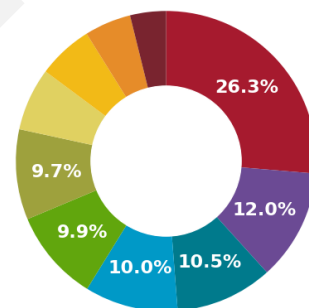
Scheme Summary

Your customers shop online with cards from multiple schemes.

- Visa
- Mastercard
- American Express

| 51% | 30% | 18% |

Top Issuer Countries

- United States
- United Kingdom
- Italy
- Germany
- Spain
- Netherlands
- Sweden
- Poland

56.8%
23.0%

Top Issuers

- US Bank1.
- US Bank2
- US Bank3
- UK Bank1
- UK Bank2
- UK Bank3
- French Bank1
- French Bank2
- French Bank3
- Mexico Bank1

26.3%
12.0%
10.5%
10.0%
9.9%
9.7%

SLA Performance

Uptime Service Level Performance

The percentage of the time that Arcot service was up and running.

Dec 2023	100.00%
Nov 2023	99.99%
Oct 2023	100.00%