

June 2023

ARCOT, PAYMENT SECURITY

# GLOBAL SCORECARD

EMV 3DS performance metrics for each region of the world.

## Definitions

### Authentication Success Rate (ASR)

Approved authentication requests as a percentage of the total requests received.

### Challenge Rate (CR)

Challenged authentication requests as a percentage of the total requests received.

### Challenge Success Rate (CSR)

Authentication requests where the cardholder successfully passed a challenge as a percentage of all challenged requests.

### App

SDK-initiated EMV 3DS transactions.

### Browser

Web browser initiated EMV 3DS transactions.

Note: Arrows indicate a 3% or greater change compared to last month.

## Metrics by Issuer Region

Issuer region is derived from the country where the issuer payment card account is domiciled.

Issuer Region	Protocol	Protocol (%)	Authentication Success Rate (%)	Challenge Rate (%)	Challenge Success Rate (%)
UK	2.x App	13	92	27	76
	2.x Browser	87	92	35	83
Ireland	2.x App	6	76	48	56
	2.x Browser	94	89	40	76
Europe (excl. UK & IRL)	2.x App	13	76	52	59
	2.x Browser	87	85	58	77
Africa	2.x App	2	48 ↓	75 ↓	64 ↑
	2.x Browser	98	84	96	87 ↑
Asia	2.x App	1	70	90	69
	2.x Browser	97	86	81	83
Canada and US	2.x App	4	78	36	57
	2.x Browser	96	79	35	61
Americas (excl. CAN & US)	2.x App	2	39	58 ↑	40 ↓
	2.x Browser	98	77 ↑	28 ↓	70 ↑
Middle East	2.x App	1	81	99	81
	2.x Browser	99	89	94	89
Oceania	2.x App	3	83	48	75
	2.x Browser	97	90	38	79

## Metrics by Merchant Region

Merchant region is derived from the merchant country provided in the EMV 3DS Protocol.

Merchant Region	Protocol	Protocol (%)	Authentication Success Rate (%)	Challenge Rate (%)	Challenge Success Rate (%)
UK	2.x App	13	92	26	76
	2.x Browser	87	92	35	83
Ireland	2.x App	11	81	41	57
	2.x Browser	89	90	40	78
Europe (excl. UK & IRL)	2.x App	6	67	64	58
	2.x Browser	94	87	48	78
Africa	2.x App	0	62 ↓	48	60 ↓
	2.x Browser	100	75 ↑	57	75 ↑
Asia	2.x App	1	72	78	79
	2.x Browser	98	83	71	82
Canada and US	2.x App	4	78	43	58
	2.x Browser	96	83	37	67
Americas (excl. CAN & US)	2.x App	3	47 ↑	63 ↓	44 ↓
	2.x Browser	97	81 ↑	32 ↓	75 ↑
Middle East	2.x App	1	85	98	86
	2.x Browser	99	87	88	88
Oceania	2.x App	4	87	49	77
	2.x Browser	96	92	34	81

### Issuers and merchants both impact the Authentication Success Rate.

Merchants initiate the request and control what elements to share.

Issuers leverage this data to analyze risk across multiple vectors and make the best decision.

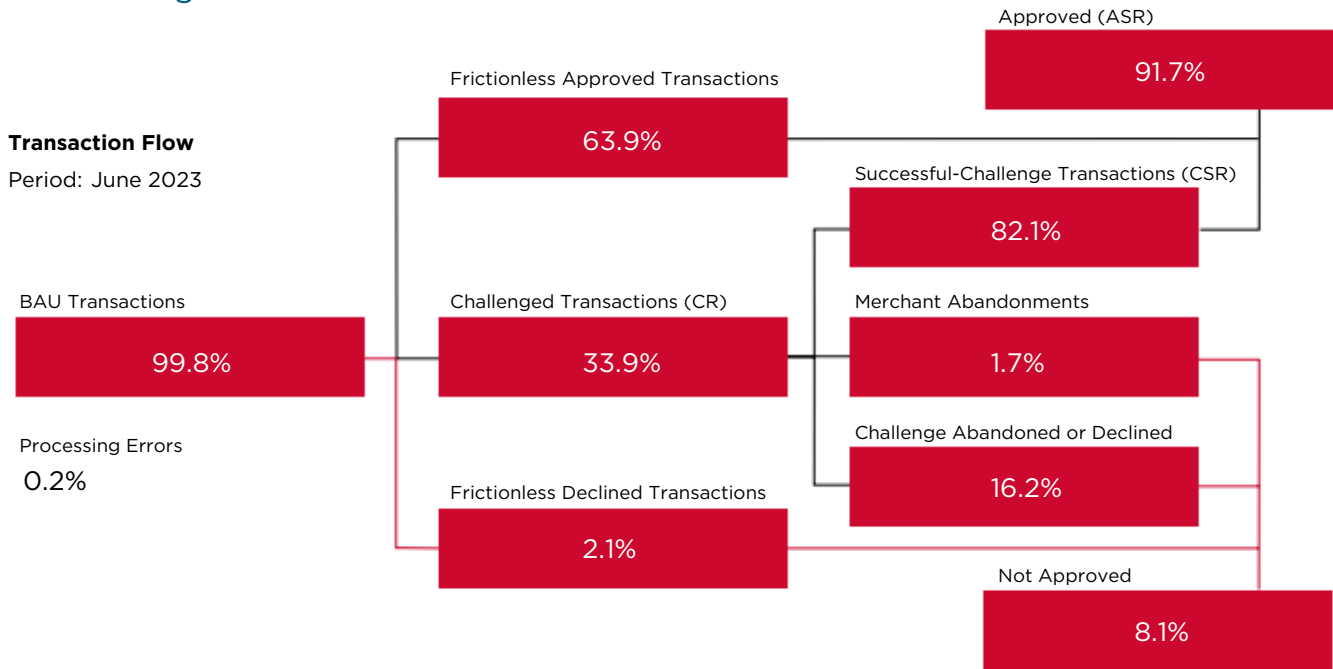
Merchants who share more data will achieve higher approval rates by building trust with issuers.

Note: You don't have to be an Arcot customer to reach out to us if you have questions on how to improve your EMV 3DS performance. As each merchant and issuer improve, the whole payment ecosystem benefits.

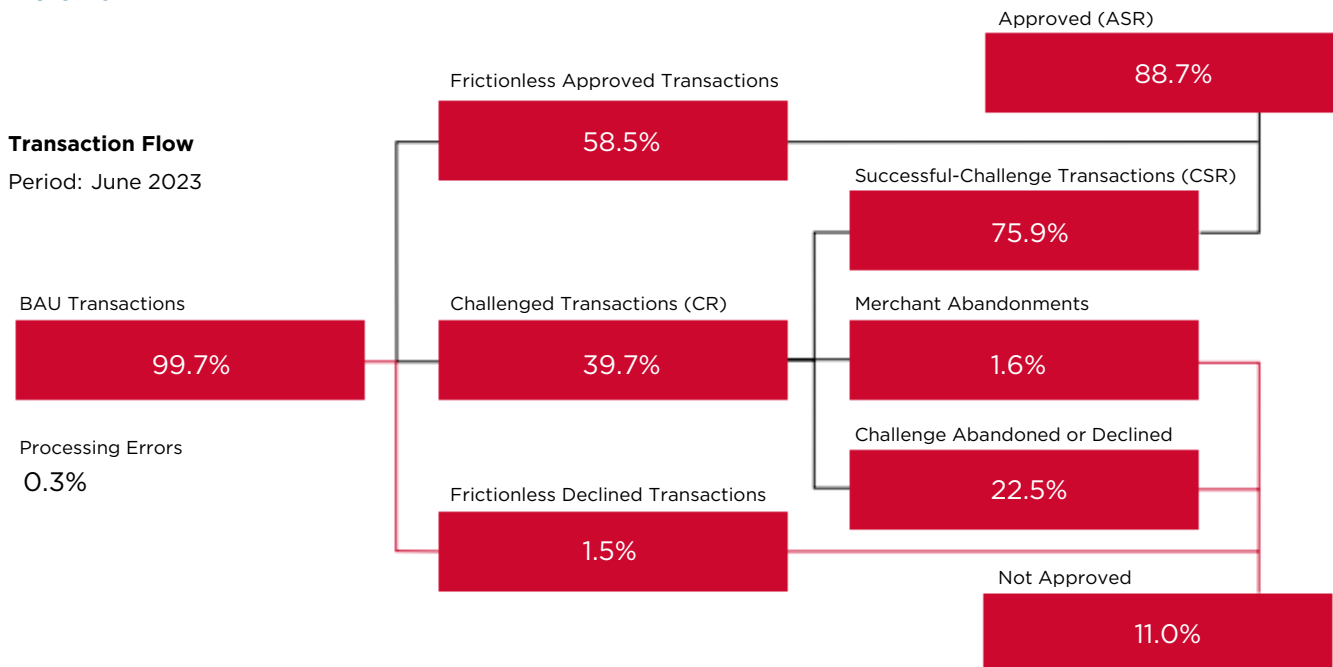
## Arcot Regional Transaction Flows

UK	Ireland	Europe (excl. UK & IRE)	Africa	Asia
Canada & US	Americas (excl. CAN & US)	Middle East	Oceania	

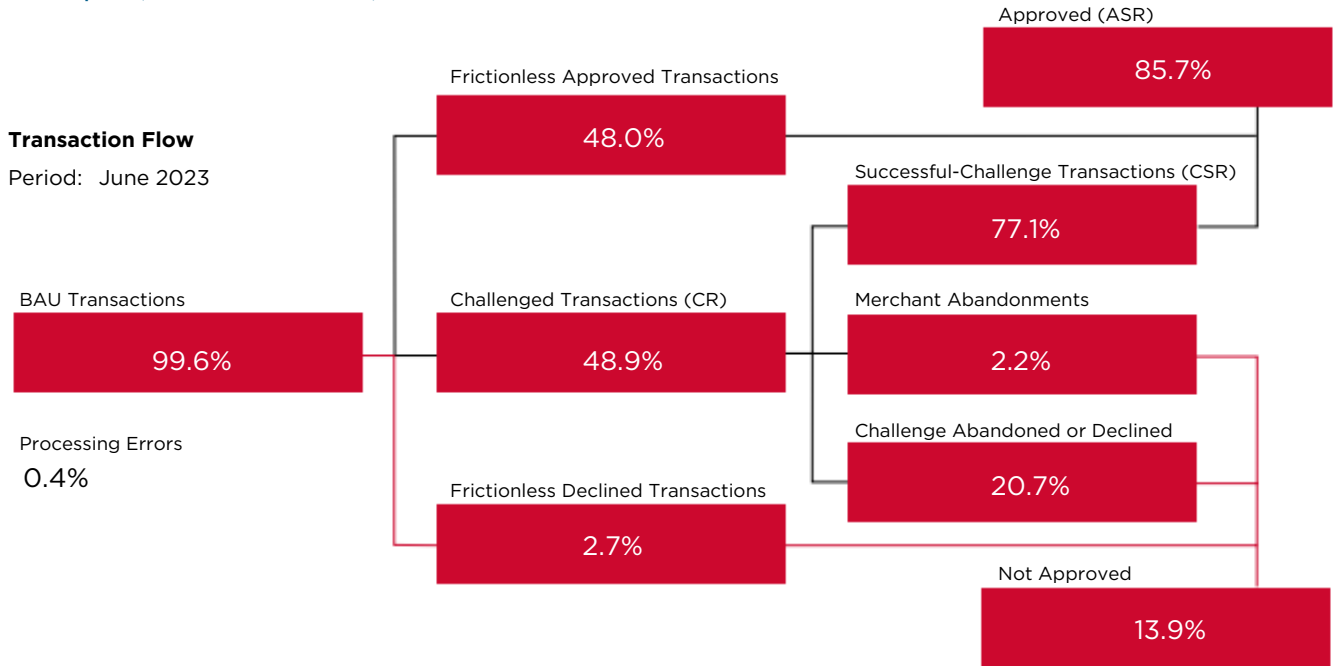
### United Kingdom



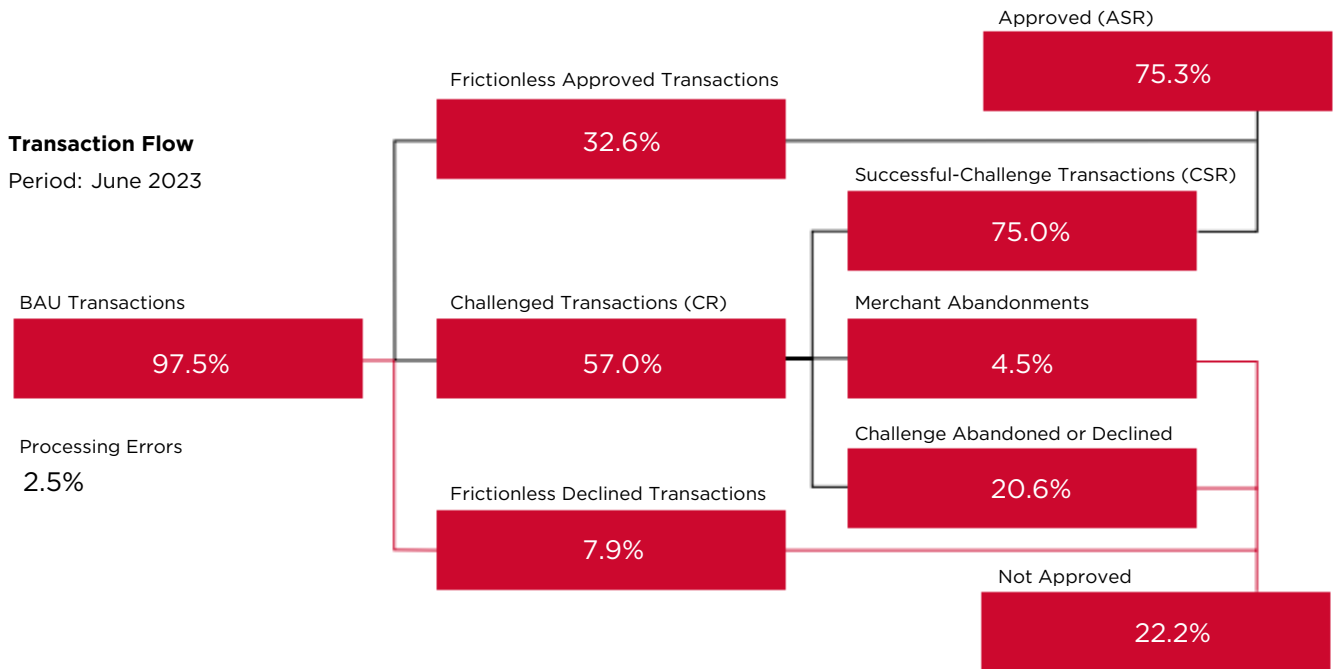
### Ireland



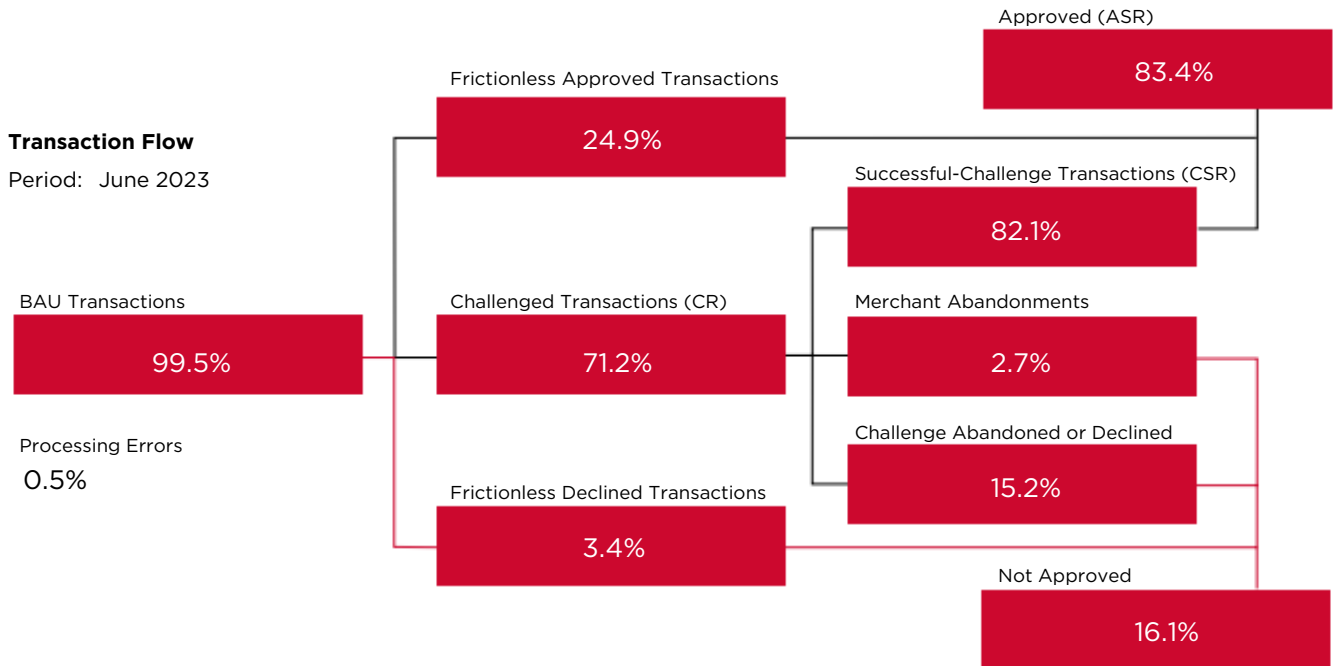
## Europe (excl. UK & IRE)



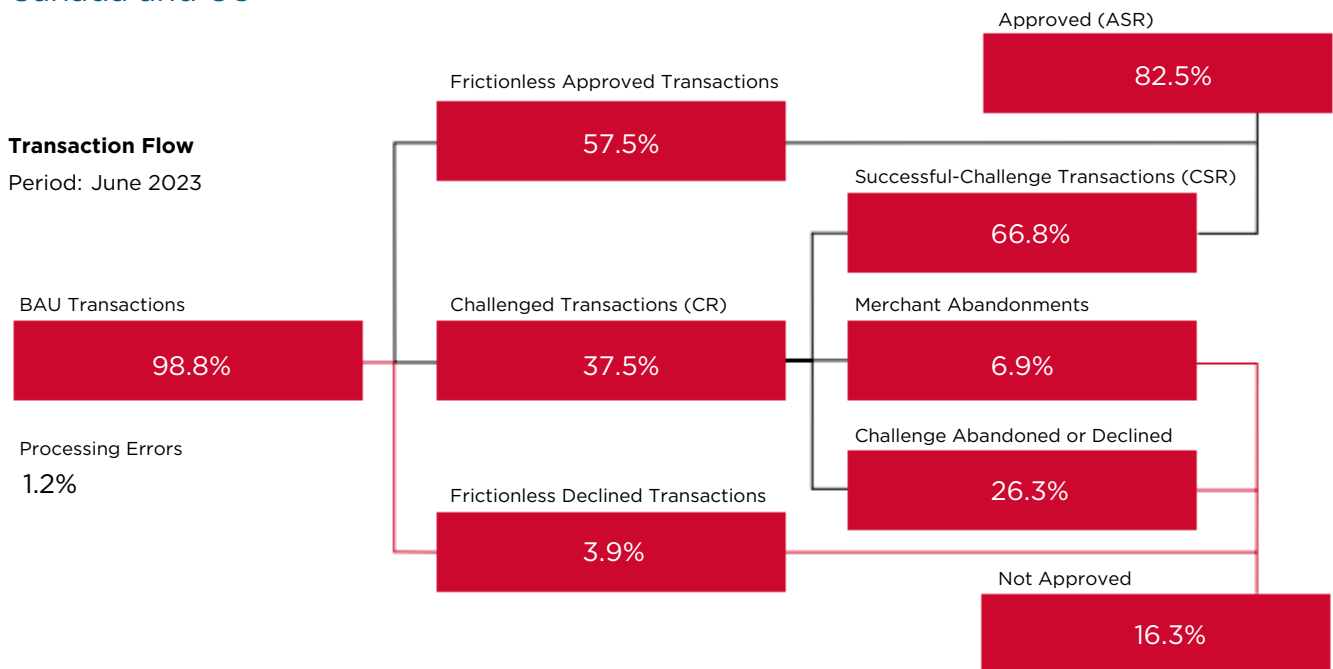
## Africa



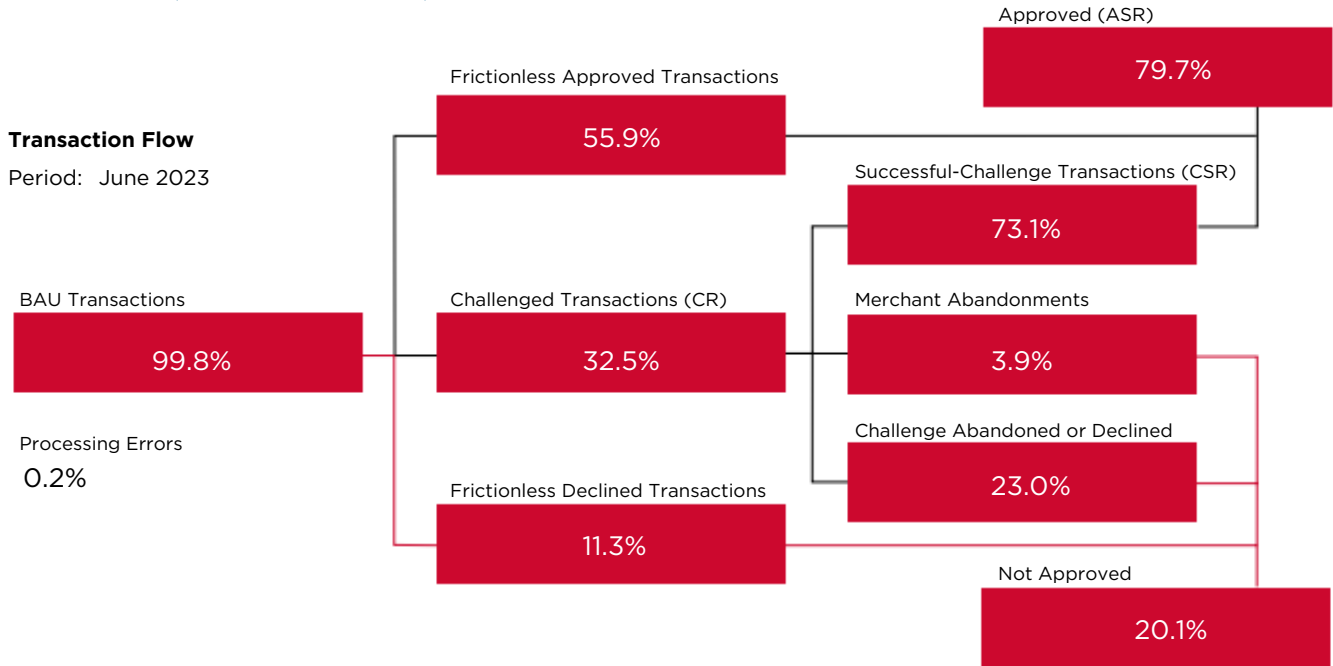
## Asia



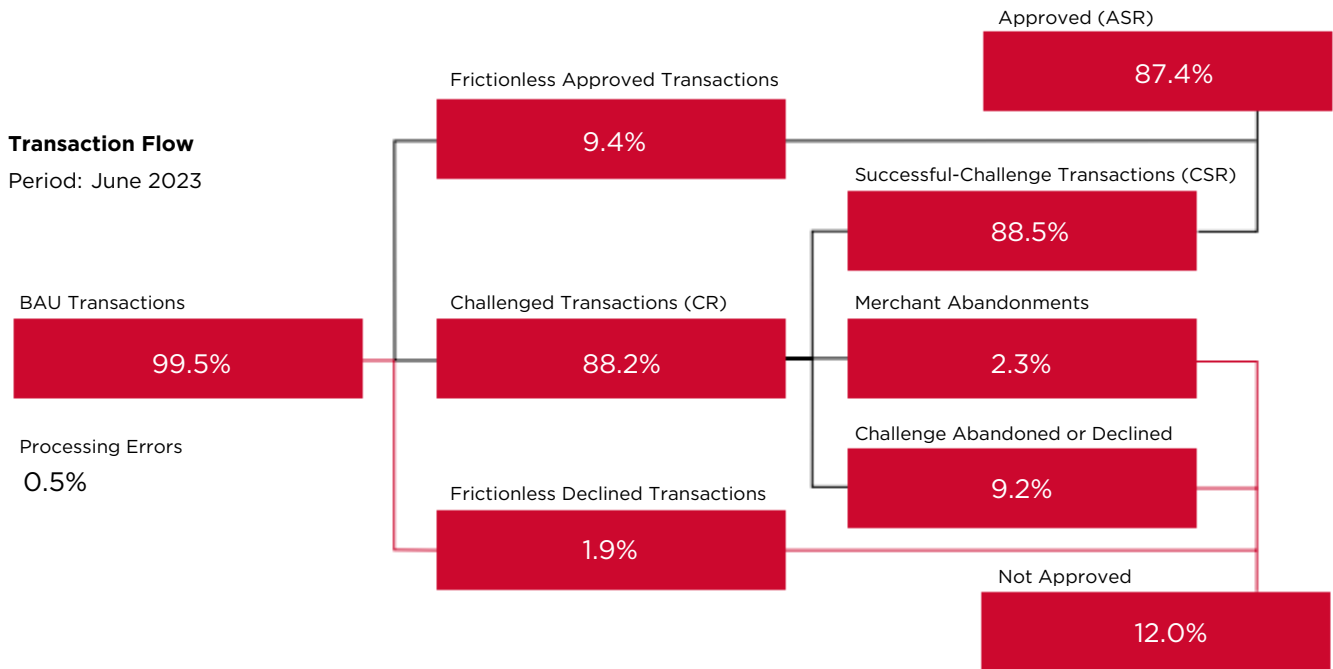
## Canada and US



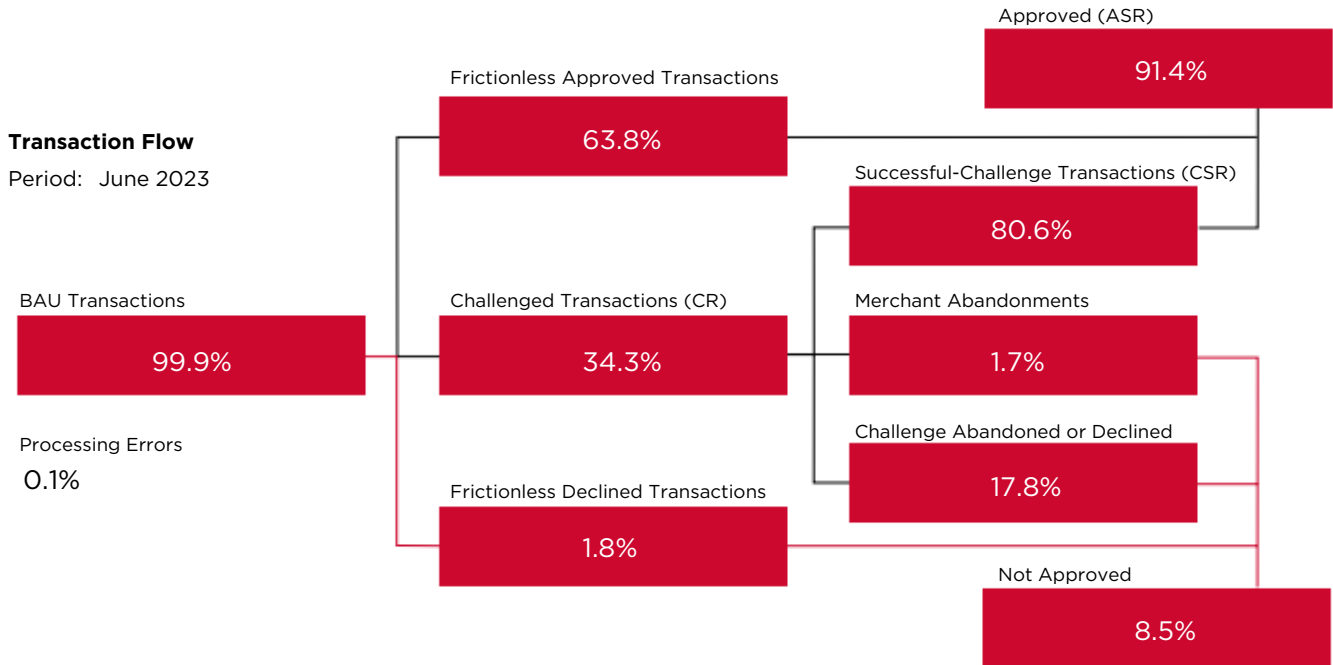
## Americas (excl. CAN & US)



## Middle East



Oceania



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