

ARCOT FOR MERCHANTS

Connecting Merchants to the Arcot Network of Issuers to increase approvals

**INCREASE APPROVALS.
MAXIMIZE PROFITABILITY.
SHARE INTELLIGENCE.**

Arcot for Merchants (AFM) helps merchants and processors increase transaction conversion by taking a unique approach of connecting Merchants to the Arcot Network of Issuers and sharing intelligence to make faster, better decisions. AFM provides full visibility and control over all transactions and helps reduce friction, enhance risk-scoring and risk-based authentication that is fully compliant with EMV 3-D Secure (EMV 3DS), enabling you to maximize profitability.

AFM Component

Merchant Benefit

Arcot API

Higher approval rates

Merchant API sends additional metadata including Third Party transaction data to Arcot issuers. Transactions are authenticated, signed and routed for authorization approval.

Issuer Risk Evaluation

Enhanced decisioning and control

Arcot routes transactions to issuers for authentication advice. Results are returned and included in the merchant decision.

3DS Server (3DSS)

**Scheme and Industry Compliance
e.g. FCA & PSD2**

3DS Server supports 3DS version 2.2.x and is compliant with PSD-2. It ensures compliance and liability shift for eligible transactions.

Exemption Engine

Maximize frictionless customer experience

Support for specification and industry exemptions including delegated authentication, Transaction Risk Analysis (TRA), trusted beneficiary.

Risk Scoring

Enhanced customer experience and security across channels

Data science & analytics from unique industry team and team and dataset, scores transactions across both merchant and issuer models.

Programmable Rules Engine

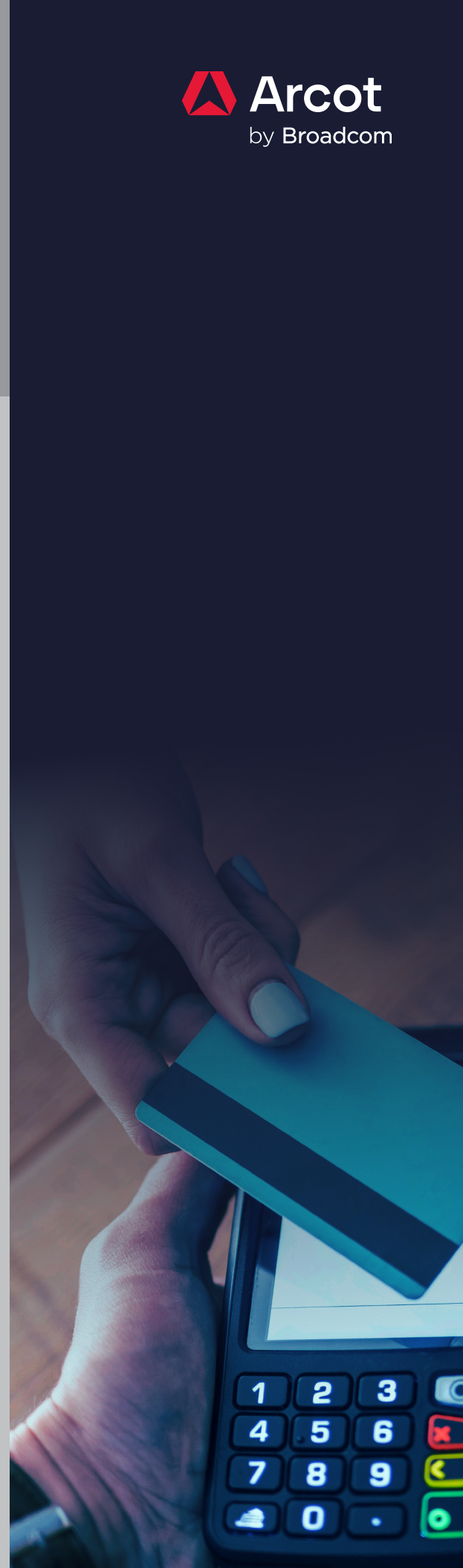
Full merchant control of the transaction

Allows user to establish rules for approve, deny, challenge based on risk score.

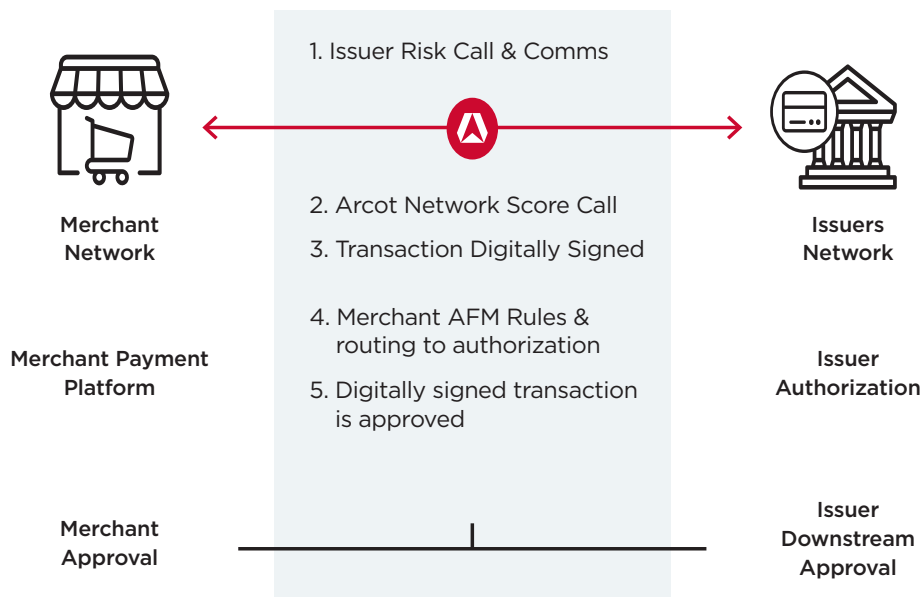
Reporting Engine

Feedback loop for consistent performance improvement

User interface and API options for advanced reporting & analysis of transactions, fraud trends and customer journey.



Arcot for Merchants Transaction Flow



LEARN **MORE**



Contact your Arcot Manager to learn more about the Arcot For Merchants.

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