

Arcot for Merchants

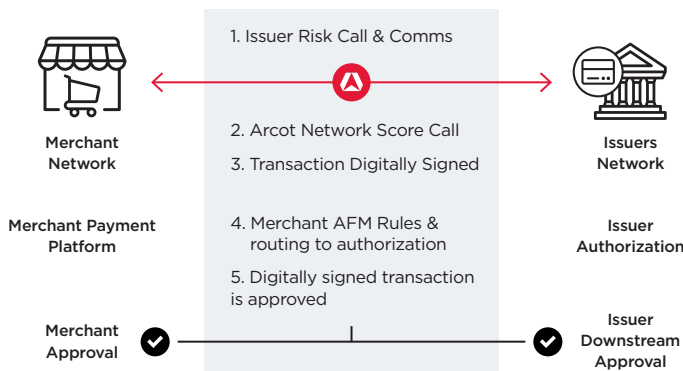
Connecting Merchants to the Arcot Network of Issuers to increase approvals



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.

Arcot for Merchants Transaction Flow



AFM Component

Merchant Benefit



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



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



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



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



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



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



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

Learn More

[AFM Docs](#) | [AFM Demo](#) | [Sales Inquiry](#)