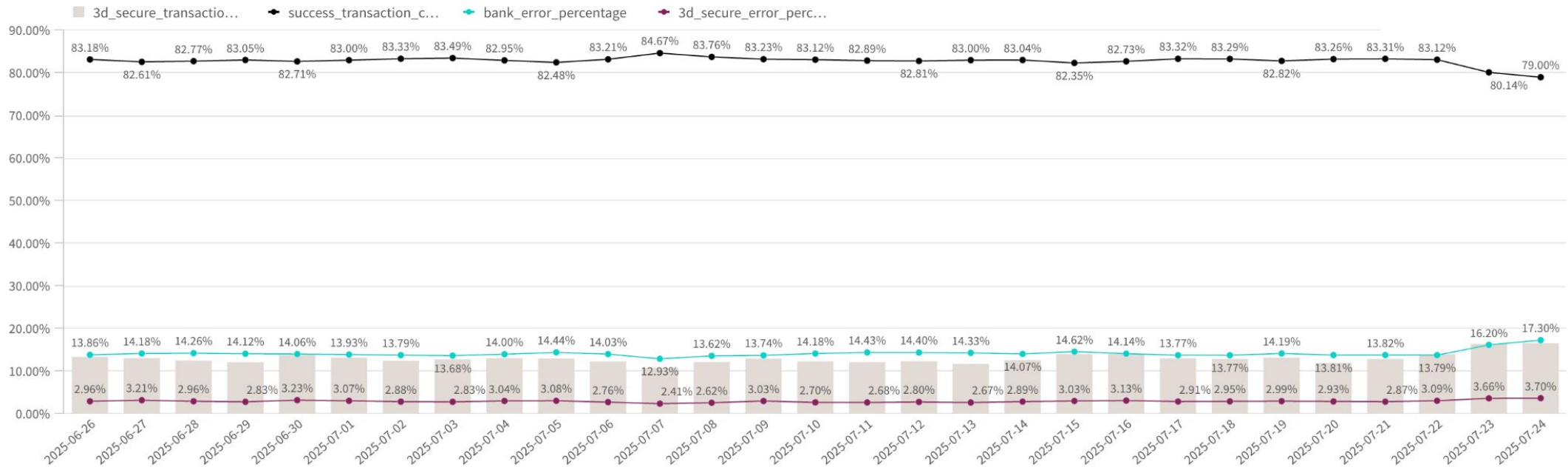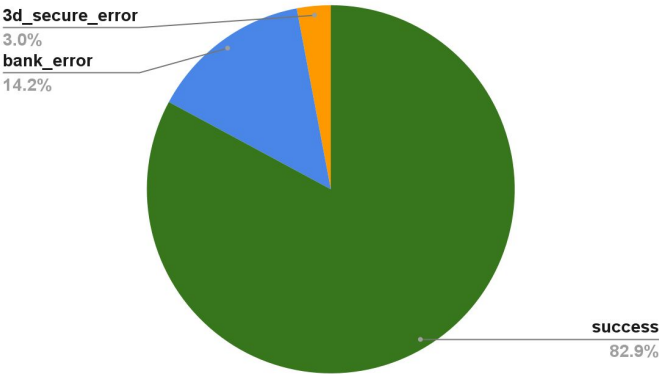# Paygate Performance

Last 2 days: Decrease in Paygate performance

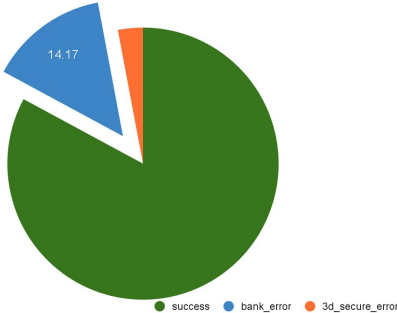Root cause: Vakıfbank blocked installment payments (due to not joining Hepsiburada's Yapı Kredi campaign)

Since we had not been informed in advance, we identified the issue only after noticing a rise in error rates and reaching out to the bank.
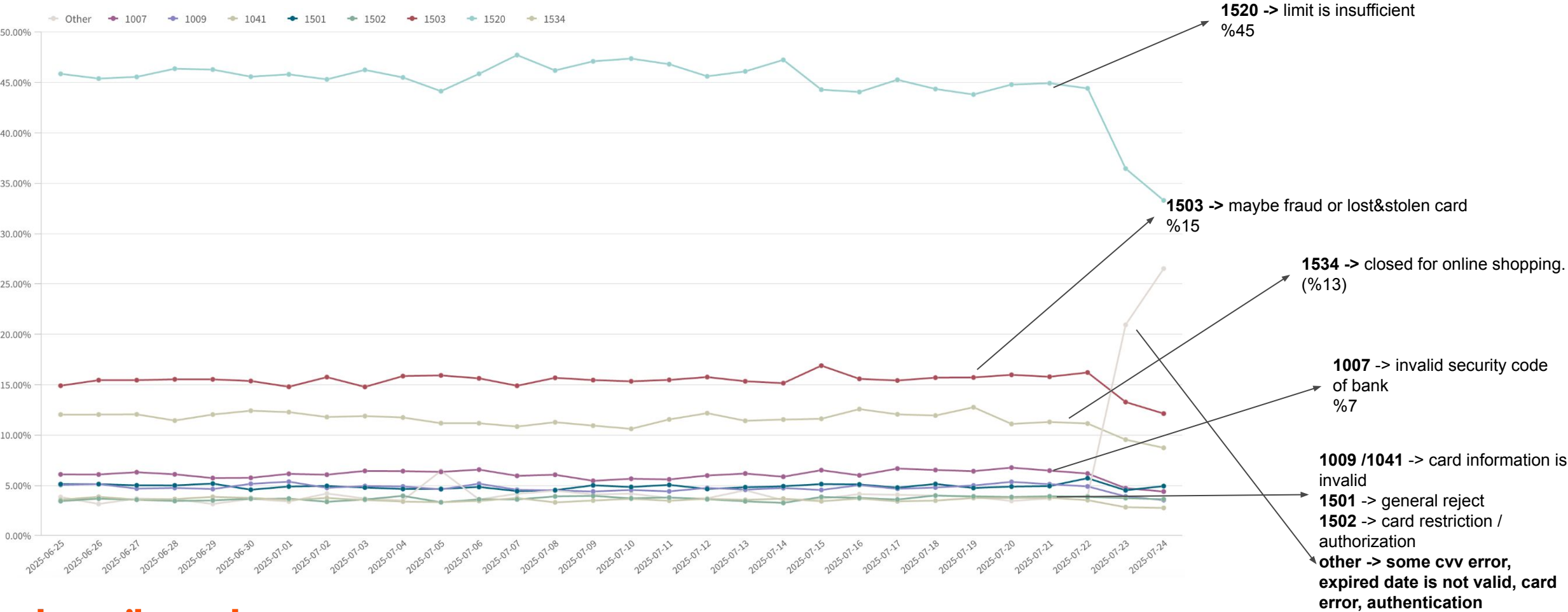Installments disabled for Vakıfbank cards → **Problem resolved yesterday**

TRX Status Ratio

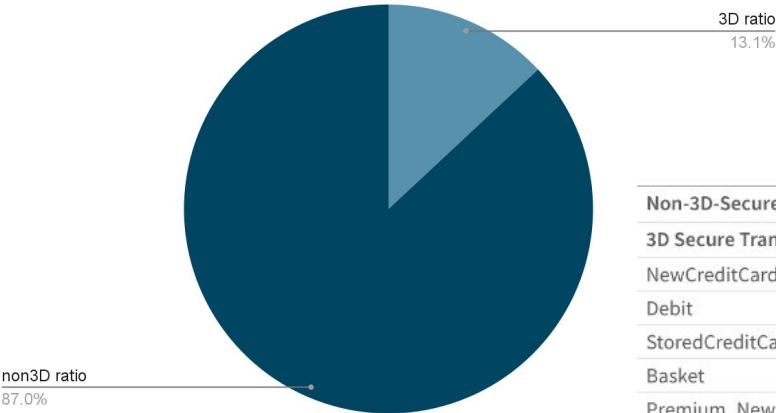**3d_secure_error** 3.0%
bank_error 14.2%
success 82.9%

Legend: 3d_secure_transactio… | success_transaction_c… | bank_error_percentage | 3d_secure_error_perc…

Date	success %	3d_secure bar	bank_error %	3d_secure_error %
2025-06-26	83.18%	13.86%		2.96%
2025-06-27	82.61%	14.18%		3.21%
2025-06-28	82.77%	14.26%		2.96%
2025-06-29	83.05%	14.12%		2.83%
2025-06-30	82.71%	14.06%		3.23%
2025-07-01	83.00%	13.93%		3.07%
2025-07-02	83.33%	13.79%		2.88%
2025-07-03	83.49%	13.68%		2.83%
2025-07-04	82.95%	14.00%		3.04%
2025-07-05		14.44%		3.08%
2025-07-06	83.21%	14.03%		2.76%
2025-07-07	84.67%	12.93%		2.41%
2025-07-08	83.76%	13.62%		2.62%
2025-07-09	83.23%	13.74%		3.03%
2025-07-10	83.12%	14.18%		2.70%
2025-07-11	82.89%	14.43%		2.68%
2025-07-12		14.40%		2.80%
2025-07-13	83.00%	14.33%		2.67%
2025-07-14	83.04%	14.07%		2.89%
2025-07-15	82.35%	14.62%		3.03%
2025-07-16	82.73%	14.14%		3.13%
2025-07-17	83.32%	13.77%		2.91%
2025-07-18	83.29%	13.77%		2.95%
2025-07-19	82.82%	14.19%		2.99%
2025-07-20	83.26%	13.81%		2.93%
2025-07-21	83.31%	13.82%		2.87%
2025-07-22	83.12%	13.79%		3.09%
2025-07-23	80.14%	16.20%		3.66%
2025-07-24	79.00%	17.30%		3.70%

1

Bank Errors

sub diffraction rates of bank errors.

1520 -> limit is insufficient %45

1503 -> maybe fraud or lost&stolen card %15

1534 -> closed for online shopping. (%13)

1007 -> invalid security code of bank %7

1009 /1041 -> card information is invalid

1501 -> general reject

1502 -> card restriction / authorization

other -> some cvv error, expired date is not valid, card error, authentication

Legend: Other, 1007, 1009, 1041, 1501, 1502, 1503, 1520, 1534

Pie chart legend: success, bank_error, 3d_secure_error — 14.17

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3D / Non3D Ratio

3D / Non3D Ratio

	2025-07-24		2025-07-23		2025-07-22		2025-07-21		2025-07-20		2025-07-19	
	total_tra...	transacti...	total_tra...	transacti...	total_tra...	transacti...	total_tra...	transacti...	total_tra...	transacti...	total_tra...	transacti...
Non-3D-Secure Transaction	38,491	84.29%	40,725	85.03%	33,716	87.37%	30,689	88.78%	27,078	89.28%	23,761	88.53%
3D Secure Transaction	7,176	15.71%	7,170	14.97%	4,872	12.63%	3,880	11.22%	3,251	10.72%	3,077	11.47%
NewCreditCard	3,989	8.73%	3,911	8.17%	2,727	7.07%	2,609	7.55%	2,161	7.13%	1,995	7.43%
Debit	1,711	3.75%	1,820	3.80%	1,241	3.22%	528	1.53%	491	1.62%	432	1.61%
StoredCreditCard	551	1.21%	584	1.22%	255	0.66%	225	0.65%	140	0.46%	194	0.72%
Basket	229	0.50%	247	0.52%	242	0.63%	170	0.49%	81	0.27%	126	0.47%
Premium_NewCreditCard	110	0.24%	140	0.29%	115	0.30%	112	0.32%	162	0.53%	131	0.49%
New Card Stoper Rule	216	0.47%	173	0.36%	81	0.21%	88	0.25%	88	0.29%	58	0.22%
Insufficient Limit or Closed to Ecom	86	0.19%	95	0.20%	77	0.20%	90	0.26%	69	0.23%	68	0.25%
DigitalProducts	54	0.12%	39	0.08%	46	0.12%	51	0.15%	50	0.16%	65	0.24%
Bin3DForce	74	0.16%	71	0.15%	48	0.12%	5	0.01%	8	0.03%	7	0.03%
BinNotFound	151	0.33%	90	0.19%	40	0.10%	-	-	-	-	-	-
Fraud	5	0.01%	-	-	-	-	2	0.01%	-	-	1	0.00%

Payment performance -> 3D %70.13	Payment performance -> Non3D %85.24

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3

Stored Card / New Card

84.3% • STORED CARD PAYMENT PERF

78.5% • NEW CARD PAYMENT PERF

Stored Card Sharing by Count

newCard
28.5%

storedCard
71.5%

Stored Card Sharing by Amount

newCard
44.8%

storedCard
55.2%

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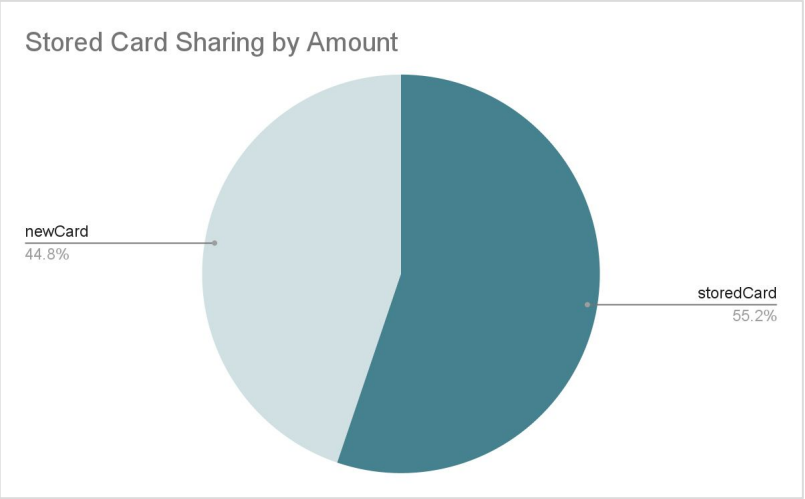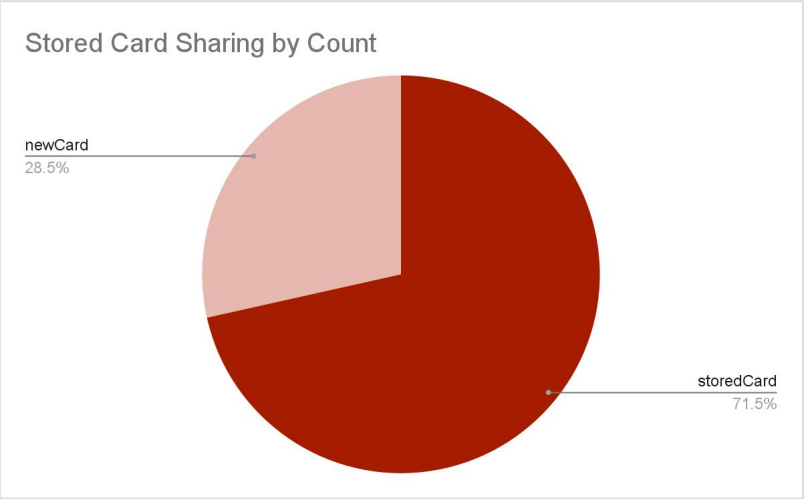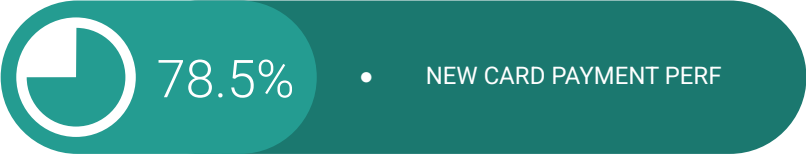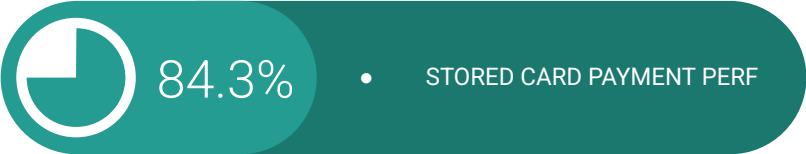
Success Ratio w/Amount

0-100	100-1000	1000-3000	3000-5000	5000-10000	10000+
81,66%	85,34%	81,88%	79,47%	77,85%	69,65%
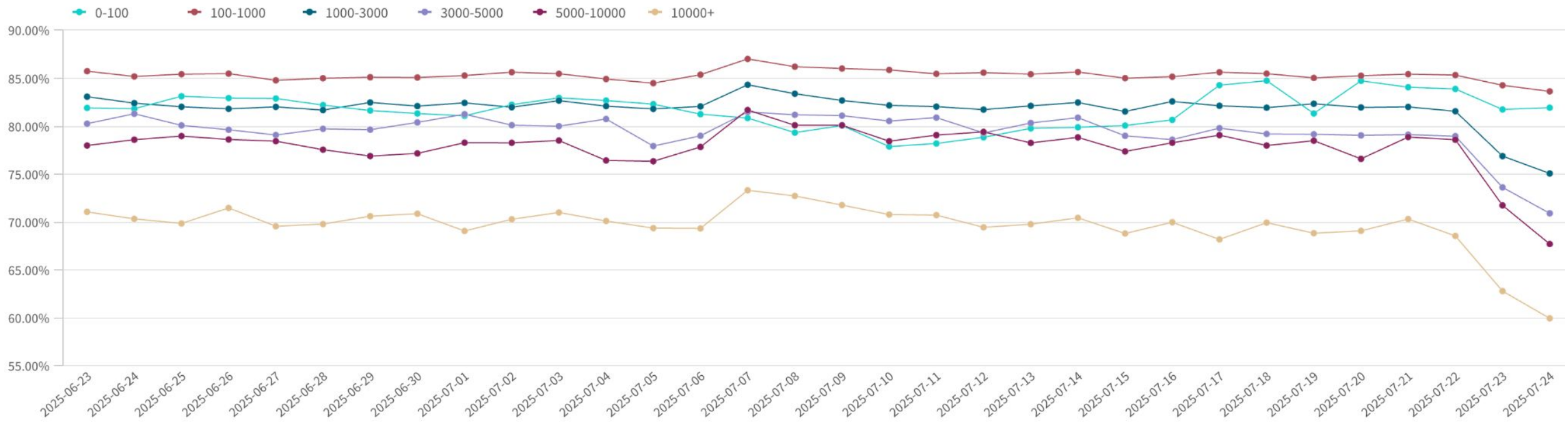
Success ratio w/ issuer bank
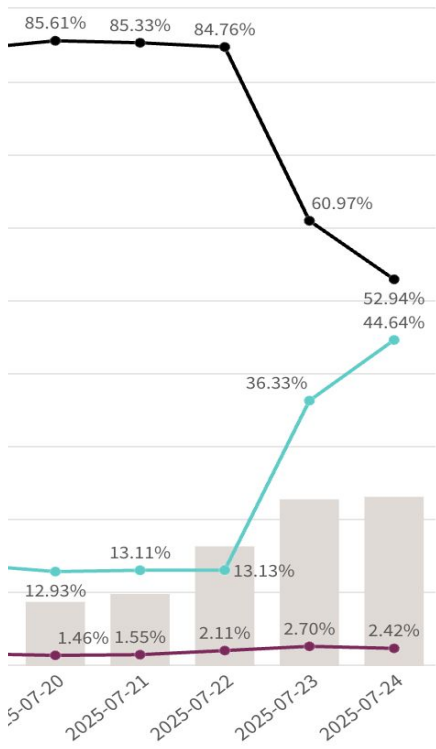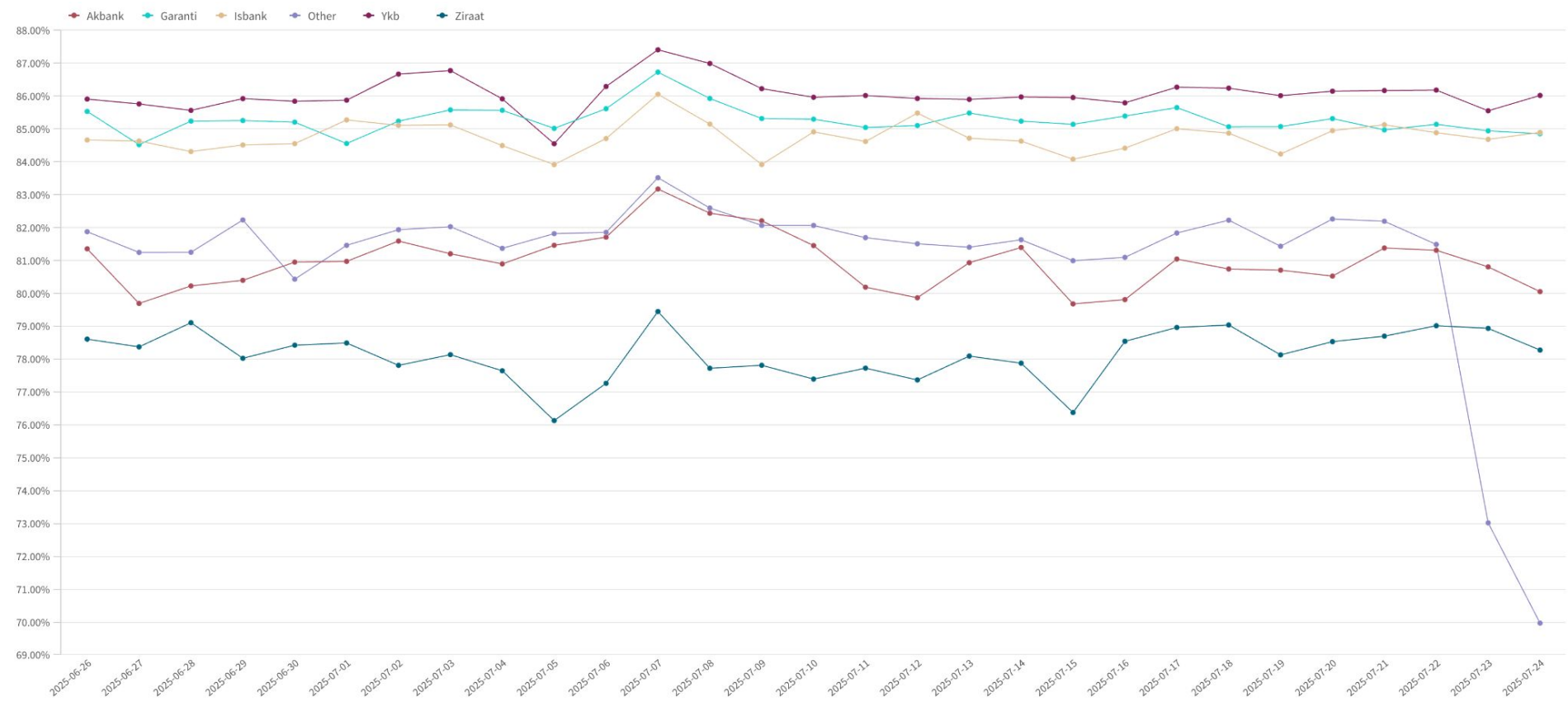
Akbank	Garanti	Isbank	Other	Ykb	Ziraat
80,97%	85,28%	84,76%	81,05%	86,07%	78,14%

Finansbank	Halkbank	Kuveyttürk	Vakıfbank
%82.94	%78.88	%75.95	%82.15

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Transaction ratio w/acquiring

Toplam Satış

- Ykb
- Garanti
- Akbank
- Isbank
- Finansbank
- Ziraat
- Halkbank
- Kuveytturk

Ykb 32.9%
Garanti 22.4%
Akbank 11.9%
Isbank 10.3%
Finansbank 8.3%
Ziraat 7.5%
Halkbank 3.6%
Kuveytturk 3.1%

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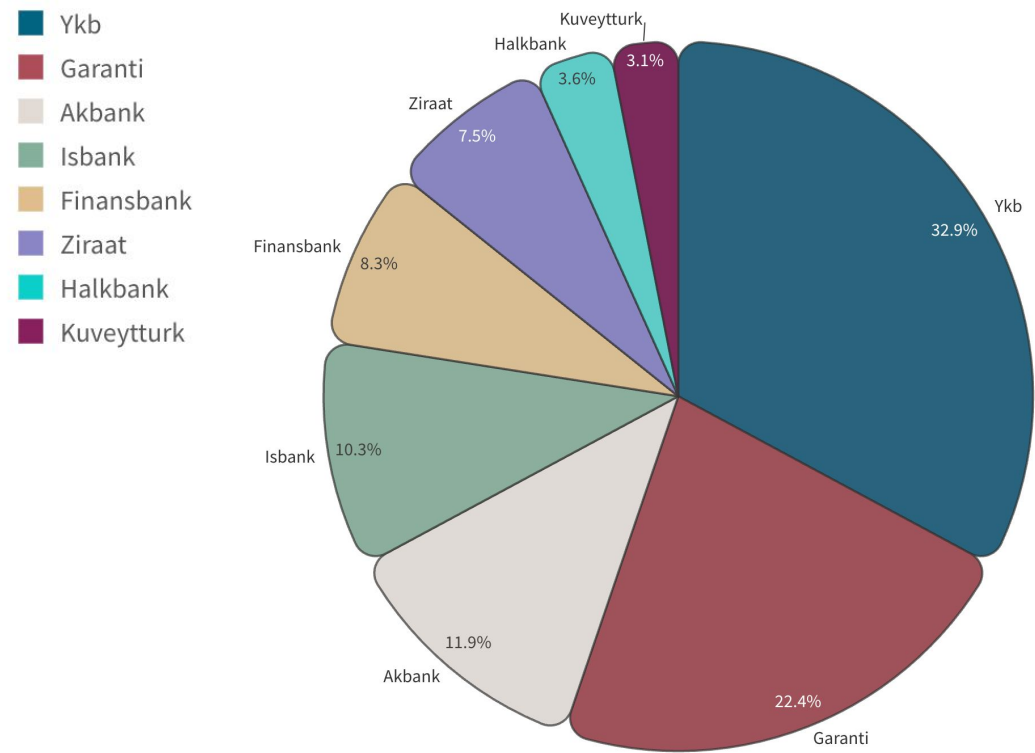
Success ratio w/ Cash & Installment

83.4% • CASH TRX PAYMENT PERF

81.5% • INSTALLMENT TRX PAYMENT PERF
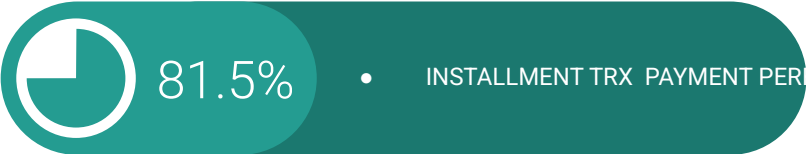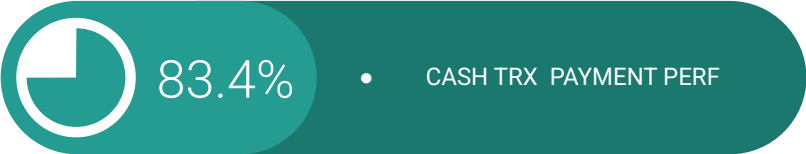
Installment Sharing by Count

Installment trx
23.8%

Cash trx
76.2%
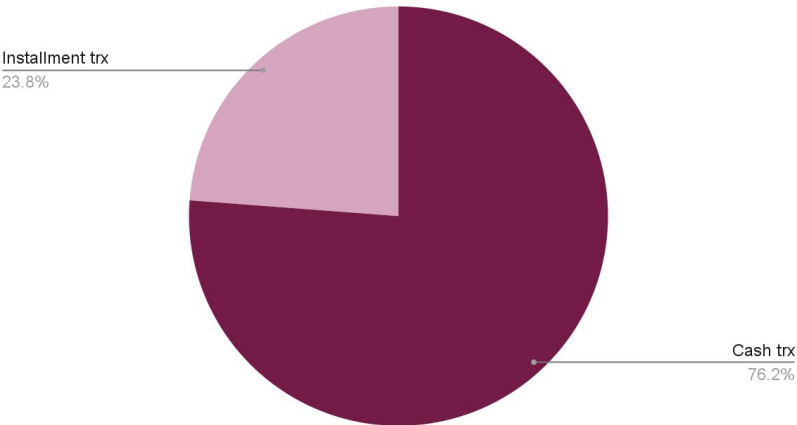
Installment Sharing by Amount(GMW)

Cash trx
42.1%

Installment trx
57.9%
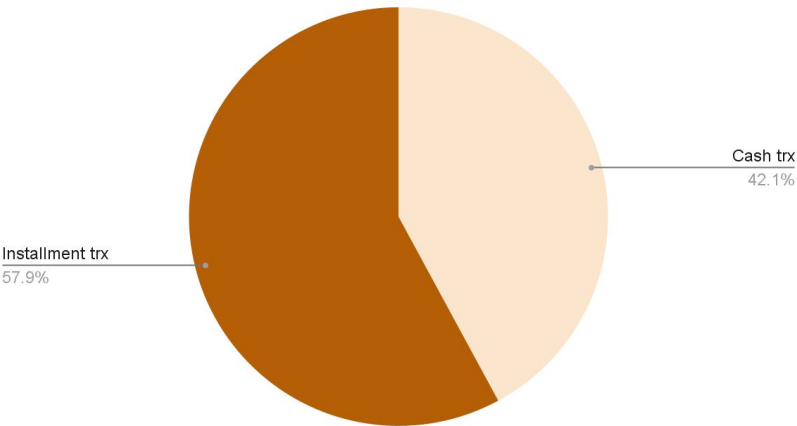
Success ratio&volume w/ Cash & Installment