

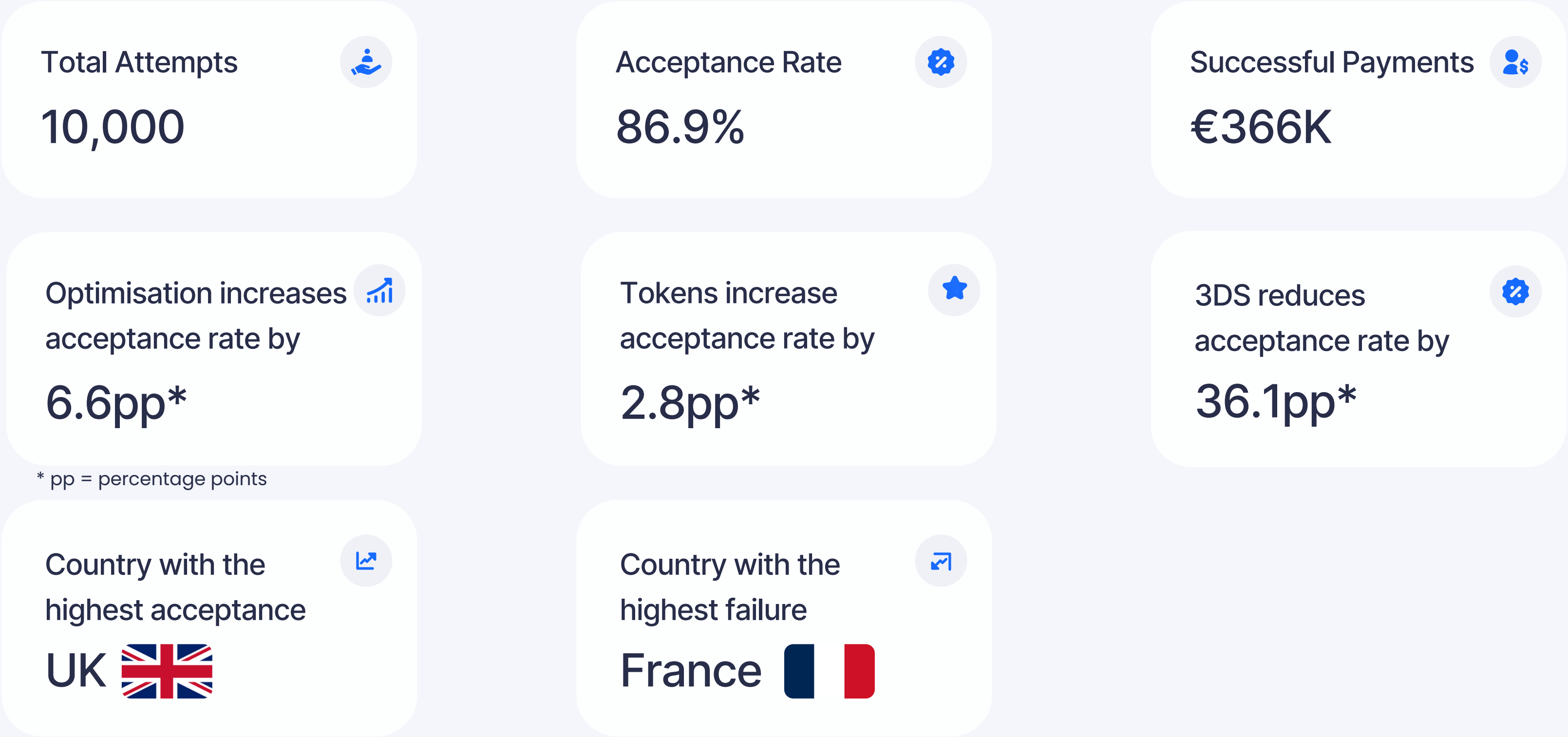


2025 Dell Performance Review

Stella Sim

High Level Findings

The Payments team performed a 2025 year end audit for Merchant “A” to identify insights or issues related to payment performance with the purpose of providing solutions to improve Merchant “A”’s payment performance for 2026.

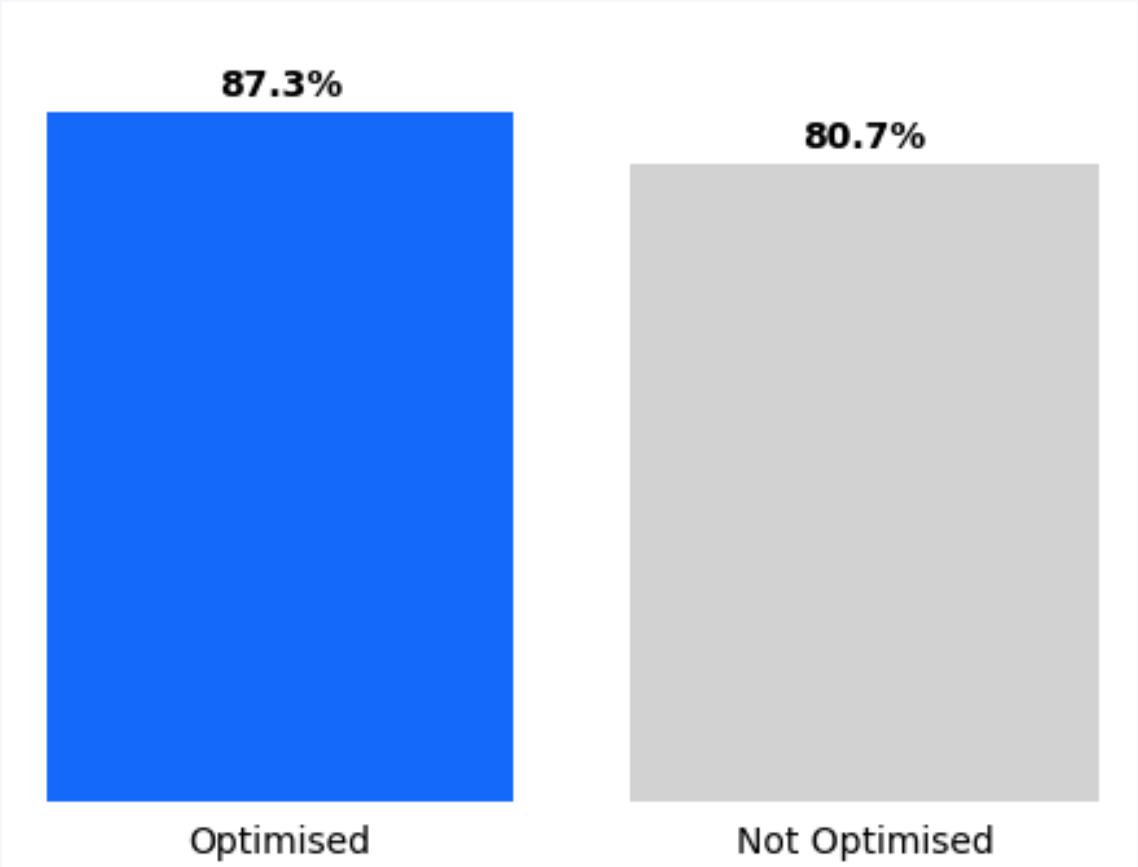


* pp = percentage points

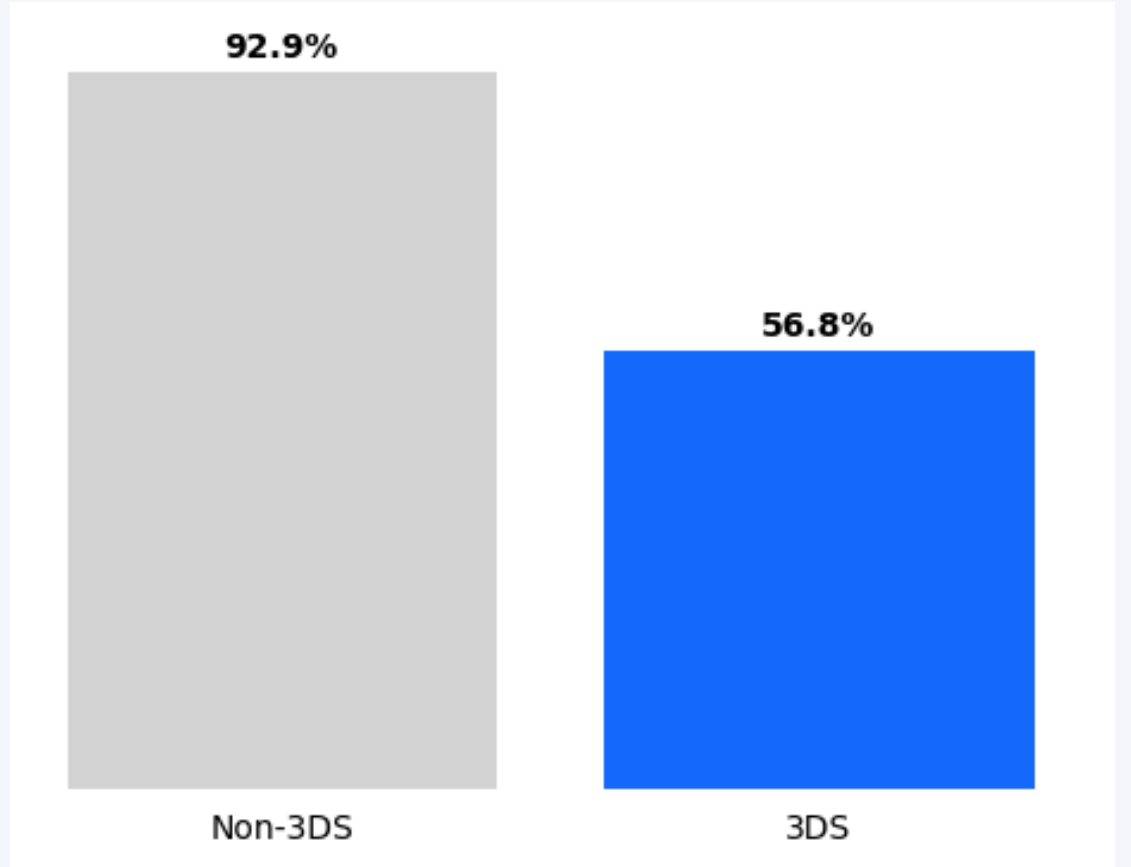
Optimisation and 3DS Usage

Optimisation and 3DS usage are the strongest drivers of Acceptance Rate (AR). Optimisation positively impacts AR, while 3DS Usage negatively impacts AR.

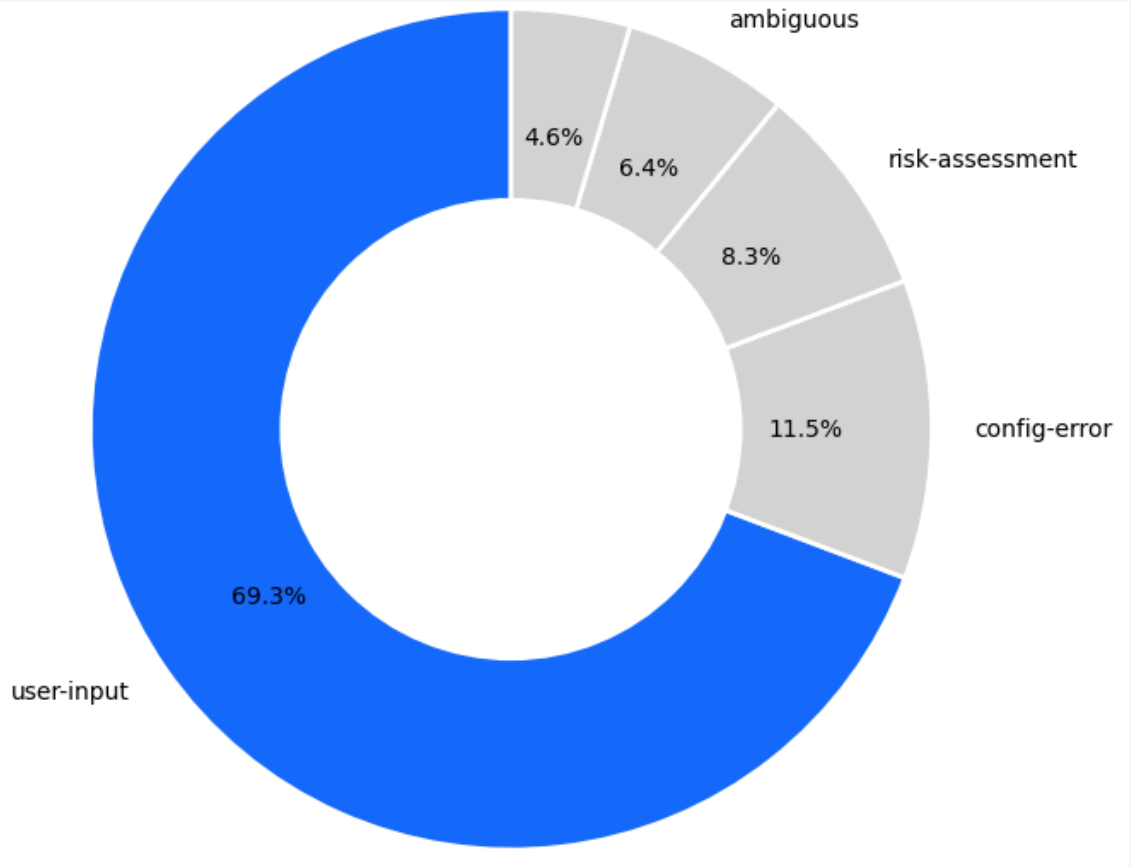
Optimisation vs None



Non-3DS vs 3DS



3DS: Top Decline Reasons



Recommendations

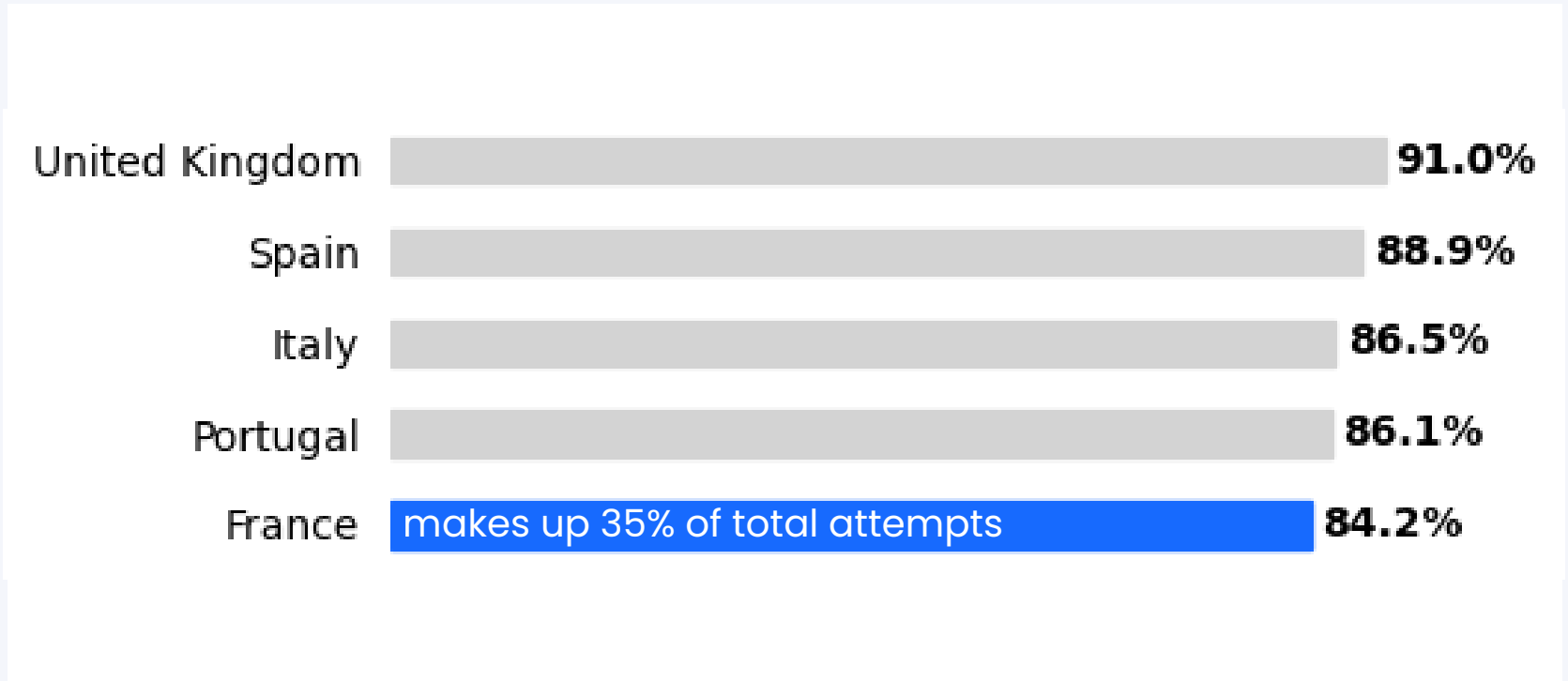
Expand optimisation.

3DS Usage makes a significant difference in successful payments. Explore reducing 3DS usage or updating 3DS settings to reduce user input errors.

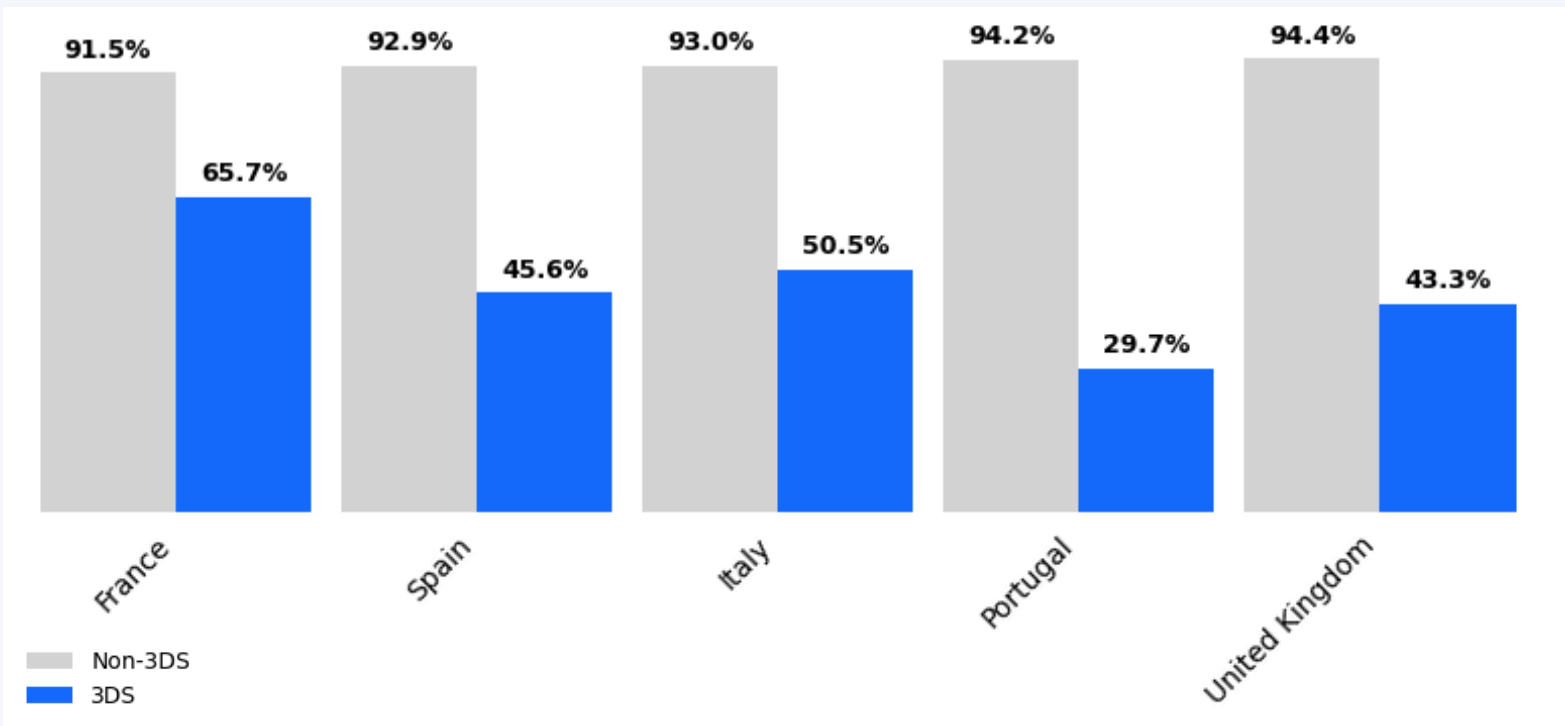
How 3DS Usage Impacts France

France has the largest opportunity to improve their Acceptance Rate (AR). Almost 30% of attempts for France have 3DS, with an AR of 65.7%, which is the largest 3DS volume vs the other countries.

Acceptance Rate by Country



3DS vs Non-3DS by Country

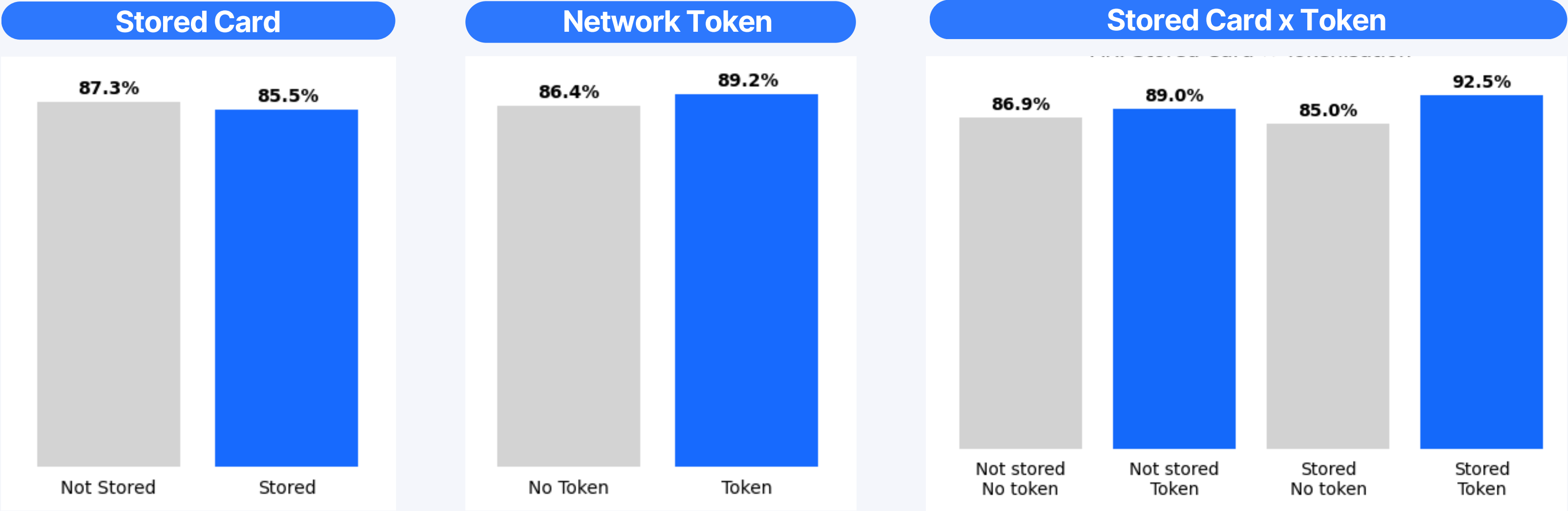


Recommendation

Audit 3DS settings for France to reduce unnecessary 3DS challenges due to user input error

Tokenisation and Stored Cards

Tokenisation increases the Acceptance Rate (AR) overall. When looking at stored cards, tokenisation increased the by 7.5pp.



Recommendation

Expand tokenisation for Stored Cards

Summary

* pp = percentage points



Expand Optimisation Globally

Potential uplift of +6.6pp



Reduce 3DS, starting with France

Run an A/B test for France where a subset of low-risk transactions are exempted from 3DS to test if reducing 3DS for low-risk transactions for France will increase the acceptance rate with no increases in fraud or chargebacks.

Potential uplift of +25.8pp



Expand tokenisation for stored cards with Optimisation

Run an A/B test on stored card transactions to test if tokenising stored cards will increase the acceptance rate reduce declines.

Potential uplift of +2.8pp