



Marginal gains

Your checklist for accepting payments

Local payment methods

- Make sure your payment methods match your geographic audience. Consider ewallets, payments by installments, direct payments, and mobile money.
- Set up a testing structure to measure how payment methods are performing and where you should focus your resources.
- Optimize payment methods for returning shoppers. E.g. Allow shoppers to save their card details for one-click payments.

3DS

- Use the latest version of 3DS available. In doing so, you'll get the best authorization rates while offering a great customer experience.
- Exemptions to PSD2 SCA can be made when the profile of the transaction meets a criteria whereby authentication isn't required. Make use of these to reduce friction for your shoppers.
- Send relevant data to your payment provider. Doing this can increase the chances of the issuer approving payments without requiring the shopper to authenticate. Examples include: How long the shopper has been your customer, or how frequently they login to their account on your website.
- Get the best 'full-funnel' conversion rate between authentication and authorization by using one provider for acquiring and 3DS.

Authentication Engine

- Only apply authentication steps when necessary and assess each payment on an individual basis. Different issuing banks may prefer 3DS1, 3DS2, or 3DS might not be required at all. As 3DS2 is new technology it means issuing banks have to build it, and subsequently merchants will be reliant on the older 3DS1 as they migrate more traffic to 3DS2.
- Learn from data to make sure authentication is applied depending on the situation. Let's say you've noticed more transactions than usual are being declined, Adyen uses Machine Learning to find out how shoppers are being authenticated.
- Look for a provider that can optimize exemption requests on your behalf. Asking for the right exemption will minimize friction and provide a better experience for your customers.