Adyen Scorecard for 3D Secure Implementation

7-Apr-21

Country - *MONTH*	3DS1		3DS2		No 3DS
	Conversion	Auth Rate	Conversion	Auth Rate	Conversion
Norway - *JAN*	65.59%	88.90%	51.60%	82.11%	90.77%
Norway - *MAR*	81.87%	89.04%	66.67%	85.79%	90.17%
Netherlands - *JAN*	74.03%	90.16%	80.76%	87.05%	92.68%
Netherlands - *MAR*	67.23%	84.23%	69.84%	83.48%	70.77%
Italy - *JAN*	56.25%	74.60%	39.73%	55.61%	78.67%
Italy - *MAR*	61.18%	74.81%	57.82%	71.81%	87.60%
France - *JAN*	74.02%	84.69%	59.09%	81.27%	88.36%
France - *MAR*	75.30%	84.68%	71.51%	81.72%	88.84%
Spain - *JAN*	62.10%	88.69%	53.38%	71.60%	88.83%
Spain - *MAR*	66.16%	89.61%	68.23%	82.29%	87.69%
Germany - *JAN*	73.20%	82.48%	58.94%	71.24%	90.48%
Germany - *MAR*	77.85%	85.26%	71.80%	83.06%	90.85%

To define the terms, *Conversion* is the full funnel conversion rate, including drop-off from failed authentication. *Auth Rate* is the auth rate after successful authentication. 3DS2 has quite a long way to go however effort and engagement with issuers and ACS providers is helping to trend in the right direction for 3DS2.

Amazon Scorecard (December 2020)

Issuing Country	3DS 2.X	Authentication Totals (3DS)				
		Authentication Requests	Authentication Approval	Authentication Decline	Authentication Abandon	Authorization Approval
Great Britain	94%	120,570	97.2%	1.0%	1.8%	99.1%
Germany	94%	48,088	76.5%	9.5%	13.9%	97.7%
France	89%	67,743	82.5%	6.2%	11.4%	97.9%
Italy	89%	18,112	77.2%	7.0%	15.8%	96.6%
Spain	74%	33,698	77.9%	5.7%	16.4%	97.8%
EU5 Subtotal	90%	288,211	86.8%	4.6%	8.6%	98.4%
Sweden	78%	2,508	75.6%	13.2%	11.2%	92.9%
Denmark	99%	3,905	76.7%	10.2%	13.1%	98.3%
Finland	92%	1,778	79.2%	8.2%	12.5%	98.6%
Norway	97%	1,483	75.1%	9.1%	15.8%	95.6%
Austria	95%	2,663	67.1%	16.8%	16.1%	94.5%
Belgium	97%	4,654	84.2%	4.2%	11.6%	95.3%
Ireland	97%	904	76.2%	13.2%	10.6%	93.3%
Netherlands	81%	5,227	79.7%	6.6%	13.7%	97.5%
Poland	70%	2,374	61.8%	11.1%	27.1%	91.8%
Portugal	83%	5,388	87.8%	3.7%	8.5%	96.7%
TOTAL	89%	316,118	87.2%	4.5%	8.3%	98.1%

Amazon Scorecard (November 2020)

Issuing Country	3DS 2.X	Authentication Totals (3DS)			
		Authentication Approval	Authentication Decline	Authentication Abandon	Authorization Approval
UK	94%	96.9%	1.1%	1.9%	99.4%
Germany	90%	93.9%	1.4%	4.7%	99.7%
France	88%	80.9%	6.5%	12.6%	98.4%
Italy	80%	75.9%	7.7%	16.4%	95.1%
Spain	18%	69.8%	1.6%	28.6%	97.5%
EU5 Subtotal	79%	83.0%	4.4%	12.6%	97.8%
Sweden	79%	74.9%	11.6%	13.5%	95.7%
Denmark	97%	70.4%	10.8%	18.8%	98.0%
Finland	90%	73.3%	10.7%	16.0%	98.2%
Norway	89%	66.3%	10.0%	23.7%	95.0%
Austria	94%	63.7%	15.8%	20.5%	97.4%
Belgium	84%	64.5%	10.5%	25.1%	96.9%
Ireland	96%	58.2%	17.6%	24.2%	95.9%
Netherlands	69%	78.9%	5.4%	15.7%	99.0%
Poland	64%	59.2%	13.1%	27.7%	93.2%
Portugal	67%	85.6%	4.0%	10.4%	95.8%
TOTAL	80%	82.8%	4.9%	12.4%	97.6%

Operational readiness metrics

Reasons for abandonment

- 88% Abandonment after Bank Page Load (3DS redirection page)
- 4% Abandonment from Place your order to Bank Page
- 8% Abandonment between Bank Page to Thank You Page

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Issuing Country	3DS 2.X	Authentication Approval	Authentication Decline	Authentication Abandon	Authorization Approval
Great Britain	89%	91.8%	4.0%	4.3%	99.1%
Germany	86%	81.6%	7.5%	10.9%	98.3%
France	93%	81.2%	5.3%	13.4%	99.7%
Italy	95%	67.3%	14.2%	18.5%	92.9%
Spain	21%	70.3%	4.6%	25.0%	95.4%
EU5 Subtotal	84%	84.0%	5.9%	10.1%	98.7%
Sweden	75%	59.7%	12.6%	27.6%	93.9%
Denmark	98%	47.4%	14.4%	38.2%	96.7%
Finland	87%	61.6%	18.7%	13.5%	97.3%
Norway	95%	34.5%	9.6%	55.9%	96.7%
Austria	97%	32.4%	32.6%	35.0%	99.1%
Belgium	75%	61.6%	15.6%	22.8%	90.5%
Ireland	97%	20.3%	41.9%	37.8%	92.5%
Netherlands	88%	87.0%	3.9%	9.1%	98.8%
Poland	67%	58.3%	17.7%	24.0%	91.1%
Portugal	76%	81.1%	5.2%	13.7%	90.2%
TOTAL (NORMALIZED)	84%	79.8%	7.4%	12.7%	97.5%

Microsoft Scorecard (September 2020)

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	Frictionless Performance				Challenge Performance								Authorization Performance		
Issuer Country	FSR-APP	FSR-BRW	FSIR-APP	FSIR-BRW	CR-APP	CR-BRW	CSR-APP	CSR-BRW	CAR-APP	CAR-BRW	ATA-C-APP	ATA-C-BRW	Δ AR-FS	Δ AR-FAS	Δ AR-CS
Target	> 95%	> 95%	< 10%	< 10%	< 20%	< 20%	> 80%	> 80%	< 10%	< 10%	< 60	< 60	+ 3%	+ 3%	+ 6%
AUT	42.7%	68.7%	62.5%	39.1%	15.0%	75.8%	53.2%	84.4%	22.5%	12.6%	65	60	8.1%	1.7%	0.8%
BEL	91.8%	82.4%	64.6%	88.2%	67.1%	67.8%	1.7%	61.3%	55.5%	17.5%	92	142	-38.1%	-25.6%	11.0%
BGR	29.5%	75.9%	30.8%	79.5%	46.3%	55.9%	31.6%	44.9%	28.9%	42.9%	65	65	44.6%	-15.0%	25.0%
CYP	67.1%	92.9%	12.3%	17.6%	51.4%	52.7%	60.6%	87.5%	16.1%	11.2%	47	43	20.7%	-40.8%	22.7%
CZE	48.0%	40.5%	36.7%	34.7%	71.9%	67.4%	42.4%	81.2%	14.6%	16.8%	78	47	-23.9%	5.7%	-20.2%
DEU	54.1%	85.0%	69.2%	51.5%	28.5%	55.7%	22.6%	73.1%	29.4%	16.0%	85	70	4.7%	-7.5%	-3.9%
DNK	84.5%	34.2%	81.7%	78.0%	87.2%	94.6%	46.2%	73.9%	23.5%	16.1%	57	58	-18.1%	-3.2%	1.5%
ESP	90.0%	96.5%	90.6%	93.7%	4.2%	4.4%	61.2%	88.5%	28.3%	11.1%	47	38	6.7%	-12.7%	17.3%
EST	95.1%	95.1%	54.8%	90.1%	0.0%	0.3%	-	100.0%	-	-	-	21	-5.3%	-5.0%	23.1%
FIN	76.9%	85.7%	75.3%	61.5%	38.5%	73.4%	30.8%	75.7%	18.9%	14.6%	55	72	-1.1%	-8.3%	-1.2%
FRA	65.1%	78.6%	22.5%	31.9%	70.2%	79.5%	39.9%	73.4%	27.6%	9.9%	63	73	-0.7%	-39.7%	11.0%
GBR	87.6%	77.1%	11.3%	23.7%	4.3%	24.2%	63.7%	86.7%	15.5%	4.4%	64	73	1.5%	-6.5%	8.4%
GRC	96.8%	97.3%	75.2%	85.5%	0.0%	12.7%	-	39.3%	-	47.7%	-	36	2.4%	4.5%	27.0%
HRV	63.9%	69.0%	91.3%	94.0%	12.2%	39.1%	80.0%	60.2%	-	24.7%	118	117	31.1%	-0.5%	5.3%
HUN	98.9%	94.5%	63.9%	93.6%	7.3%	12.5%	15.2%	79.3%	1.5%	16.8%	59	100	-13.8%	-0.6%	15.1%
IRL	97.6%	63.8%	3.5%	12.7%	14.0%	48.6%	49.7%	83.9%	43.2%	6.4%	81	72	2.2%	-7.4%	10.9%
ISL	16.7%	64.7%	0.0%	9.1%	87.2%	92.2%	31.7%	64.5%	7.3%	24.5%	27	53	16.4%	16.4%	8.4%
ITA	73.3%	77.5%	77.8%	74.8%	65.8%	77.4%	6.4%	61.1%	7.7%	31.8%	69	67	2.8%	-10.3%	10.9%
LIE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
LTU	89.0%	96.1%	57.0%	90.5%	1.1%	1.0%	0.0%	0.0%	100.0%	-	-	-	-1.6%	5.8%	-
LUX	79.8%	64.7%	100.0%	27.3%	1.1%	92.1%	100.0%	52.3%	-	12.1%	51	89	29.1%	-41.8%	19.8%
LVA	84.3%	96.5%	58.7%	92.7%	0.5%	6.0%	0.0%	77.8%	-	22.2%	-	65	12.7%	3.7%	-1.6%
MLT	83.3%	82.6%	95.0%	89.5%	11.1%	51.1%	0.0%	54.2%	66.7%	16.7%	-	84	-	2.0%	0.2%
NLD	84.2%	85.6%	28.9%	59.3%	37.3%	49.0%	37.8%	71.5%	36.9%	11.1%	67	60	5.3%	1.3%	8.5%
NOR	95.1%	67.1%	95.4%	92.7%	56.4%	87.0%	20.2%	69.4%	72.0%	17.6%	110	61	-23.6%	-18.9%	2.1%
POL	95.1%	94.4%	66.6%	89.7%	27.7%	31.1%	29.3%	72.3%	12.4%	21.9%	69	59	7.0%	-2.3%	4.5%
PRT	80.2%	89.5%	79.3%	90.3%	30.2%	10.0%	4.7%	59.2%	1.9%	40.0%	59	59	2.3%	-17.6%	12.6%
ROU	75.5%	87.7%	71.7%	69.9%	59.7%	61.7%	17.9%	75.7%	22.0%	21.6%	51	54	31.8%	17.0%	27.3%
SVK	98.1%	88.7%	89.8%	96.8%	23.5%	35.0%	20.0%	76.8%	13.6%	21.1%	43	87	20.1%	-13.8%	3.4%
SVN	54.5%	43.1%	16.7%	13.6%	57.7%	65.1%	63.3%	82.1%	23.3%	15.8%	65	70	-9.7%	-22.6%	11.0%
SWE	47.0%	81.2%	85.8%	64.3%	73.7%	74.3%	49.8%	76.6%	37.7%	9.4%	72	45	3.2%	-30.7%	7.9%

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Google PSD2 Scorecard (August 2020)

Country	Challenge abandon rate	Challenge fail rate	Challenge pass rate
AUT	38.59	10.46	51.11
BEL	47.58	10.05	42.36
BGR	41.69	14.63	43.68
CYP	38.00	4.40	57.60
CZE	28.93	4.86	66.28
DEU	52.24	10.12	37.75
DNK	23.74	8.36	67.93
ESP	35.48	31.18	33.33
EST	13.33	13.33	73.33
FIN	30.71	9.09	60.20
FRA	32.33	8.19	59.57
GBR	33.21	4.85	62.01
GRC	54.25	31.38	14.57
HRV	30.98	20.86	48.16

Country	Challenge abandon rate	Challenge fail rate	Challenge pass rate
SVK	25.50	5.62	68.88
SVN	33.04	12.04	55.14
SWE	27.61	6.87	65.54
IRL	36.56	4.54	58.90
ITA	42.11	4.71	53.31
LTU	40.00	17.50	42.50
LUX	23.60	19.66	56.74
LVA	5.56	5.56	88.89
MLT	20.69	3.45	75.86
NOR	27.63	8.13	64.27
POL	26.27	7.09	66.72
PRT	37.80	6.30	55.91
ROU	53.14	8.28	38.67