

Payment Card Acceptance Report

Transaction success rates, decline analysis, and recommendations

Report Period: Q1 2026 | Confidential

94.2%

Success Rate

12

Countries

1,847

Transactions

5.8%

Decline Rate

Executive Summary

Testing covered 1,847 real transactions across 12 countries using Visa, Mastercard, and UnionPay cards at POS terminals, e-commerce, and ATMs. The overall success rate of 94.2% meets the industry benchmark, however specific merchant categories show room for improvement.

Success Rate by Country

Country	Transactions	Success Rate	Avg Response (ms)	Status
USA	312	97.1%	420	Excellent
Germany	198	95.8%	380	Good
UK	187	96.2%	350	Good
Turkey	156	91.0%	680	Needs Review
Brazil	143	88.1%	720	Action Required
UAE	121	93.4%	510	Good
Japan	108	96.3%	290	Excellent
Thailand	95	89.5%	650	Needs Review
India	89	90.1%	590	Needs Review
Mexico	82	87.8%	710	Action Required
South Korea	78	95.5%	310	Good
Poland	78	94.9%	430	Good

Decline Analysis by Category

MCC Category	Decline %	Top Reason	Impact
Travel & Airlines	8.2%	3D Secure timeout	High
Online Marketplaces	6.5%	AVS mismatch	Medium
Fuel Stations	5.1%	Pre-auth limit	Medium
Restaurants	3.2%	Chip read error	Low
Grocery	2.1%	Network timeout	Low

Recommendations

1. Increase 3D Secure timeout threshold for travel merchants from 30s to 60s.
2. Review AVS configuration for cross-border e-commerce transactions.
3. Adjust pre-authorization limits for fuel stations in LATAM region.
4. Investigate elevated response times in Turkey and Thailand (>600ms avg).
5. Consider fallback to magnetic stripe in markets with high chip-read failures.

This report is confidential and prepared by SUNRIFT for the client. Distribution without authorization is prohibited.
sunrift@proton.me | sunrift.com