

3-D Secure Industry Performance

August 2019

## **Public Transportation Industry**

The statistics in this report relate to the impact of authentication in the public transportation industry, internationally. With 3DS, merchants experienced higher CNP authorization rates, as well as lower fraud rates.

## Average Authorization Rate

94%



For all CNP transactions, the average authorization rate for public transportation merchants; this number tends to be lower than for that of Card-Present transactions.

# Authentication leads to higher authorization rates

3%

Authorization Lift With 3-D Secure

Measures the difference between the authorization rates of 3DS and Non-3DS transactions.

### **Snapshot of Key Industry Statistics**



### Average Fraud Rate

20<sup>bps</sup>

For all CNP transactions, the average fraud rate incurred by public transportation merchants. The graph displays the industry's yearly fraud trends by month and can serve as a point of comparison.



#### Fraud-to-Sales Ratio

With 3-D Secure, Cardinal can help to remove fraud from the ecosystem.



The number of basis points of approved transactions that resulted in chargebacks, due to fraud.

#### Contact Cardinal to learn more:

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This data represents only Visa transactions and includes settlement files and disputed issuer fraud that was reported into Visa Net. The data in this report was aggregated from a sample of merchants in the public transportation industry who use 3-D Secure and, therefore, can be used to provide industry benchmarks.