April 2019

Computer & Software Industry

The statistics in this report relate to the impact of authentication in the computer & software industry, internationally. With 3DS, merchants experienced higher CNP authorization rates, as well as lower fraud rates.
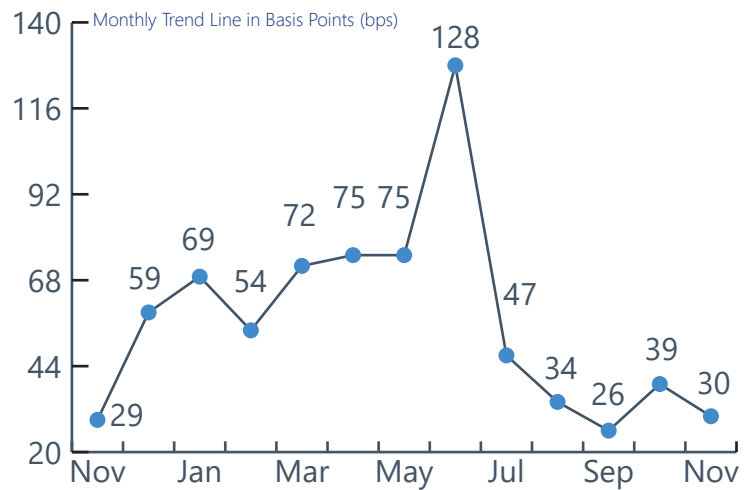
Average Authorization Rate

81%

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

Authentication leads to higher authorization rates

7%

Authorization Lift With 3-D Secure

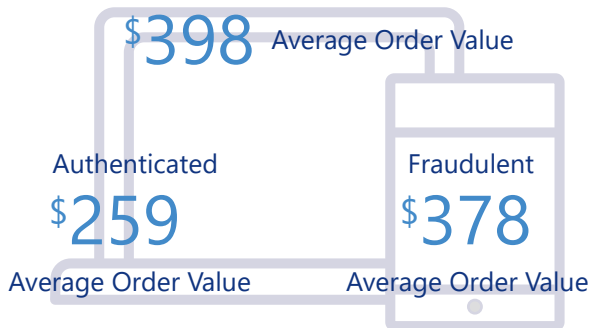Measures the difference between the authorization rates of 3DS and Non-3DS transactions.

Snapshot of Key Industry Statistics

$398 Average Order Value

Authenticated
$259
Average Order Value

Fraudulent
$378
Average Order Value

Average Fraud Rate

50 bps

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

Monthly Trend Line in Basis Points (bps)

140						128						
116												
92			69		72	75	75					
68		59		54				47			39	30
44	29								34	26		
20	Nov	Jan		Mar		May		Jul		Sep		Nov

Fraud-to-Sales Ratio

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

53
Basis Points

35
Basis Points

That's 18 bps in removed fraud

Not Authenticated
with 3-D Secure

Authenticated
with 3-D Secure

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

Contact Cardinal to learn more:

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