

Department Store Industry

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

Average Authorization Rate **90%**



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

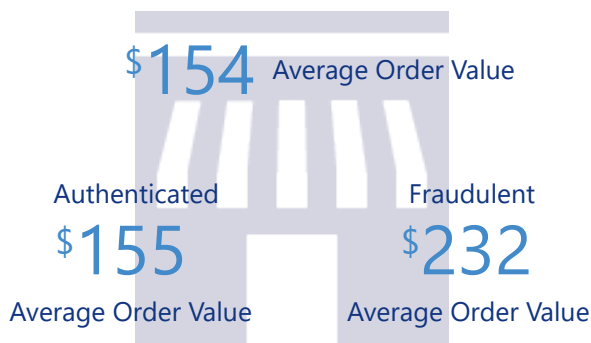
Authentication leads to higher authorization rates

3%

Authorization Lift With 3-D Secure

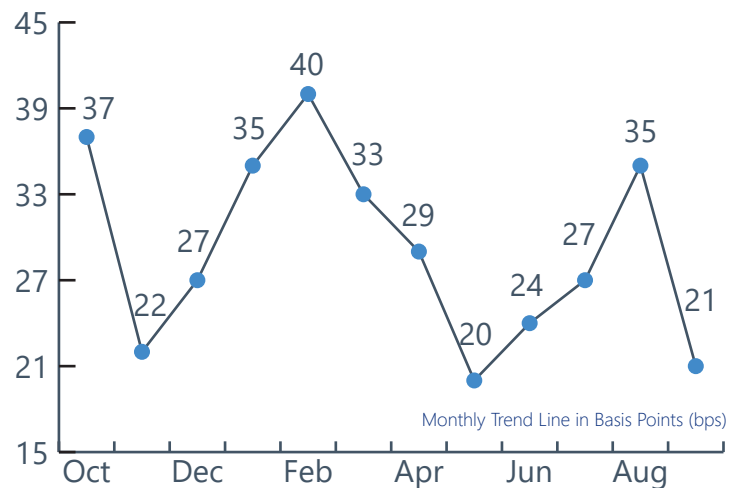
Measures the difference between the authorization rates of 3DS and Non-3DS transactions.

Snapshot of Key Industry Statistics



Average Fraud Rate **28 bps**

For all CNP transactions, the average fraud rate incurred by department store 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:

call: +1.440.352.8444 visit: cardinalcommerce.com email: info@cardinalcommerce.com