

Clothing & Footwear Industry

The statistics in this report relate to the impact of authentication in the clothing & footwear 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 clothing & footwear merchants; this number tends to be lower than for that of Card-Present transactions.

Authentication leads to higher authorization rates

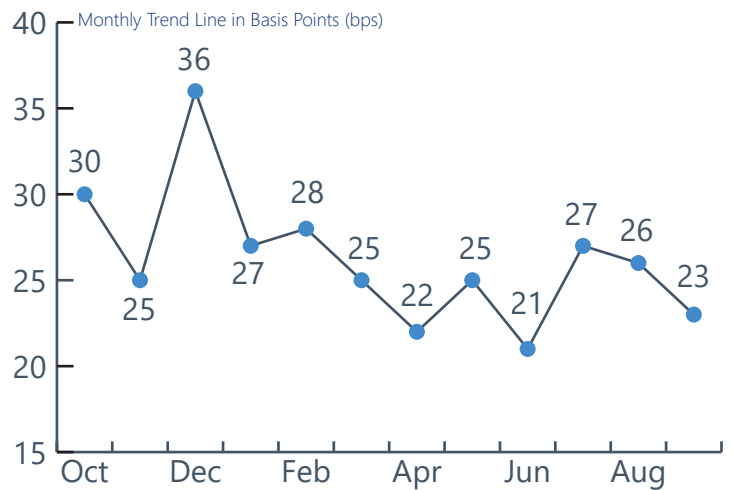
4.5% Authorization Lift With 3-D Secure
Measures the difference between the authorization rates of 3DS and Non-3DS transactions.

Snapshot of Key Industry Statistics



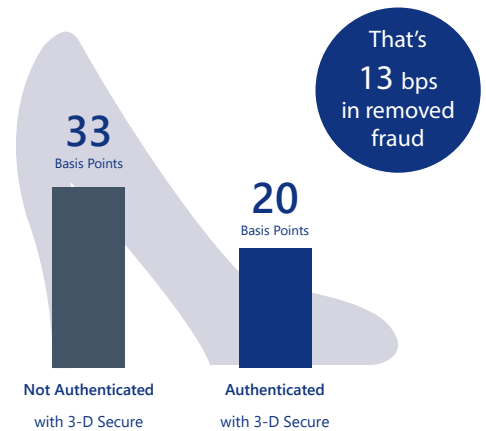
Average Fraud Rate **26** bps

For all CNP transactions, the average fraud rate incurred by clothing & footwear 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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