

3-D Secure Industry Performance

July 2019

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

\$154 Average Order Value

Authenticated \$ 1 C C

\$155

Average Order Value

Fraudulent

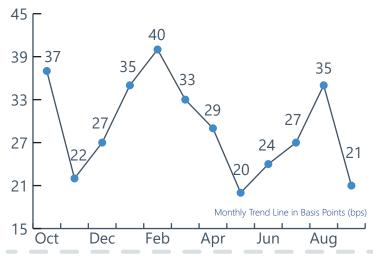
\$232

Average Order Value

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.

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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 department store industry who use 3-D Secure and, therefore, can be used to provide industry benchmarks.