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.

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.

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.

Fraud-to-Sales Ratio

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

Average Order Value

$154

Authenticated

$155

Fraudulent

$232

That’s 15 bps in removed fraud

Statistics are drawn from the latest available data covering the period Oct 2017 to Sep 2018

Contact Cardinal to learn more:
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