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

Average Authorization Rate

94%

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

Authorization Lift With 3-D Secure

3%

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

Average Fraud Rate

20 bps

For all CNP transactions, the average fraud rate incurred by public transportation 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.

Average Order Value

Authenticated: $39

Not Authenticated: $36

Authenticated: $90

Not Authenticated: $64

That’s 50 bps in removed fraud

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

Contact Cardinal to learn more:

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

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