

Sporting Goods Industry

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

3-D SECURE INDUSTRY PERFORMANCE

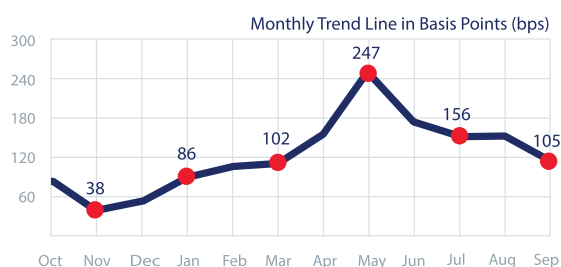
Average Authorization Rate **87%**



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

Average Fraud Rate **112 bps**

For all CNP transactions, the average fraud rate incurred by Sporting Goods merchants. The graph displays the industry's yearly fraud trends by month and can serve as a point of comparison.



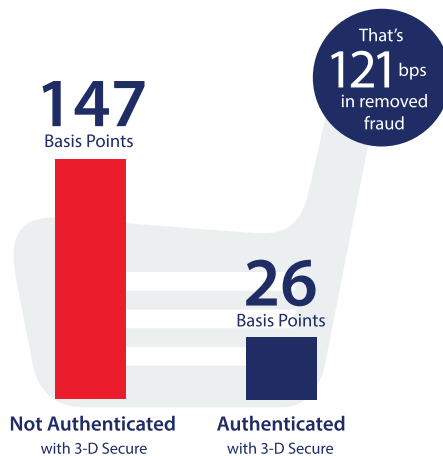
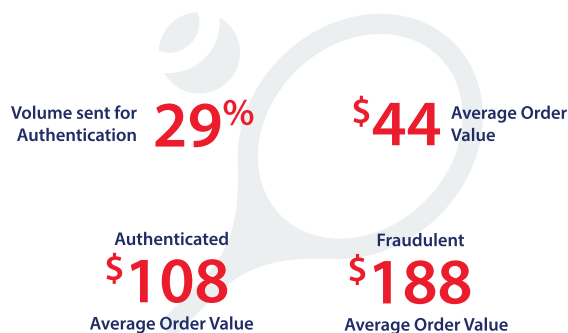
Authentication leads to higher authorization rates

4.5% **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 remove fraud from the ecosystem

Snapshot of Key Industry Statistics



The number of basis points of approved transactions that resulted in chargebacks, due to fraud. Fraud loss on fully authenticated transactions is not incurred by the merchant due to the fraud liability shift benefit.

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