

# THE TOP 5 BENEFITS OF RULES-BASED PAYER AUTHENTICATION

The introduction of Rules-Based Payer Authentication has made 3-D Secure so much more flexible. You now have significantly more control in configuring rules and determining the authentication experience for your customers which can help increase conversion and revenue, improve margins and decrease fraud liability.

CyberSource has highlighted the key benefits that can be achieved through implementing Rules-Based Payer Authentication.

## 1. Increased Conversion

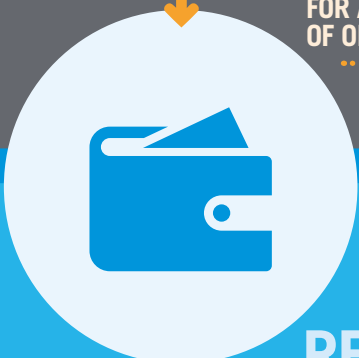


FLEXIBLE RULES CONFIGURATION HIGHLIGHTED A POTENTIAL INCREASE IN TRANSACTIONS PRESENTED FOR AUTHORIZATION OF ON AVERAGE

**1.8%**

Source: Calculated from CardinalCommerce case analysis using historical merchant data

## 2. Reduced Interchange Costs



**REDUCED CREDIT CARD**  
INTERCHANGE FEES OF **0.2% – 0.3%** PER TRANSACTION

**REDUCED DEBIT CARD**  
INTERCHANGE FEES OF **14¢ – 17¢** PER TRANSACTION

Source: Calculated from CardinalCommerce case analysis based on historical merchant data

## 3. Reduced Costs from Liability Shift



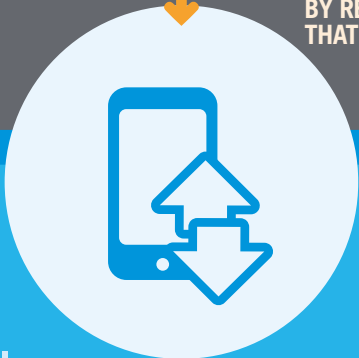
MERCHANTS WHO USE 3-D SECURE SHOWED A **32%**

LOWER CHARGEBACK RATE BY REVENUE THAN THOSE THAT DID NOT USE IT.



Source: CyberSource North America Fraud Survey 2015

## 4. Increased Revenue from Improved Mobile Conversion



ON AVERAGE: **25%**

OF ECOMMERCE REVENUE COMES VIA A MOBILE DEVICE

Source: "A Happy Holiday Season Expected for Retailers", eMarketer, August 24, 2015

## 5. Improved Fraud Management Efficiency



ADDED LAYER OF PROTECTION

LESS RESTRICTIVE RULES

REDUCING OR SPEEDING UP MANUAL REVIEW

INCREASED REVIEWER CONFIDENCE

CyberSource payment and fraud management solutions and services help you accept payments securely — online and through mobile devices, across the globe. With Rules-Based Payer Authentication we give you even more flexibility and control over your customers' payment experience.

Contact us to find out how Rules-Based Payer Authentication can help your business achieve its objectives.

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