

## KNOW YOUR CUSTOMER

CARDINAL  
CENTINEL™

*"I have to say that so far the benefits are exactly as promised. Most importantly, we have not detected any negative customer impact or reluctance to purchase based on this program. With this program, I have been able to have my finance and fraud team focus on more important aspects of our business and in addition have cut our overall fraud to an imperceptible percentage of our overall business. "*

- David Ortiz  
General Manager,  
Chumbo.com

## Cardinal Centinel™: 3-D Secure

What is 3-D Secure?

**Revolutionize Your eCommerce Business.** 3-D Secure Payment authentication makes online shopping safer for both buyers and sellers. The 3-D Secure initiatives eliminate fraud and "I didn't do it" chargebacks, guarantee payment to merchants and provide a secure channel for safe international ecommerce; while also protecting cardholders from fraudulent use of their credit cards. The benefits are:

- **Guaranteed payment on full authentications**
- **Guaranteed payment on attempted authentications** (Visa only)
- **Chargeback blocking (liability shift)**
- **International transactions with guaranteed payment**
- **Lower interchange rates**
- **Dramatically reduce fraud screening costs**

Cardinal Centinel 3-D Secure Facts

*The following facts are statistical averages gathered from over 18,000 merchants currently running 3-D Secure on their ecommerce sites using Cardinal Centinel.*

- 7.5 out of every 10 transactions are guaranteed payment
- 95 percent of Visa transactions are protected from chargebacks
- 15 percent of MasterCard transactions are protected from chargebacks
- Average authenticated transaction value is \$117

Why is Cardinal Centinel the leading solution?

Cardinal Centinel is a patent-pending ASP solution that quickly and easily integrates with your checkout process and enables all of the payment authentication initiatives. By

providing a single integration that addresses the unique data requirements of each initiative, Centinel eliminates the need to install multiple software components for each program.

- 80 percent faster implementation
- Customized pricing adjusts to fit your business size
- No annual maintenance or upgrade fees

