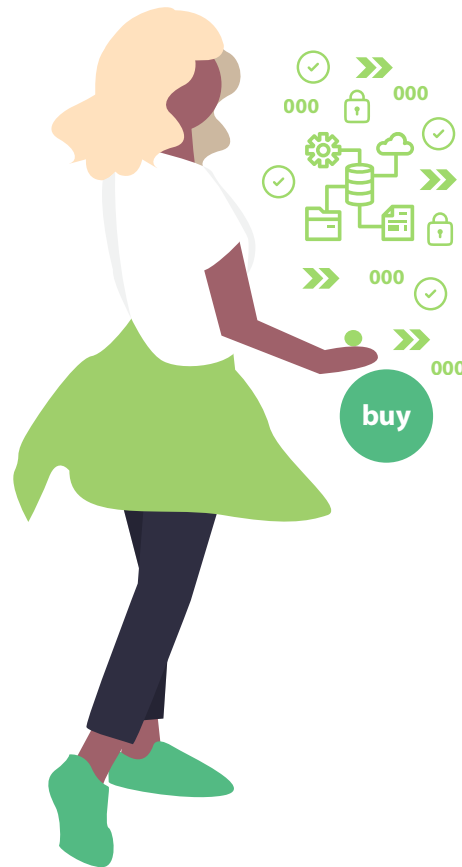




Shoppers, merchants and card issuers all win with Cardinal authentication.

**Here's how...**



**Consumers are shopping online more than ever.**



**Merchants make the most of their eCommerce traffic as the number of false declines and chargebacks are reduced.**



**When merchants share authentication data with issuers, it generates a more complete picture of the cardholder and transaction – resulting in better decision making for more approvals and less fraud.**



**In the end, more good shoppers complete a safe and easy checkout. Authentication remains behind the scenes and virtually instant. Everybody wins!**



**Card issuers confidently approve a greater percentage of “good customer” transactions, increasing cardholder loyalty and spend.**

