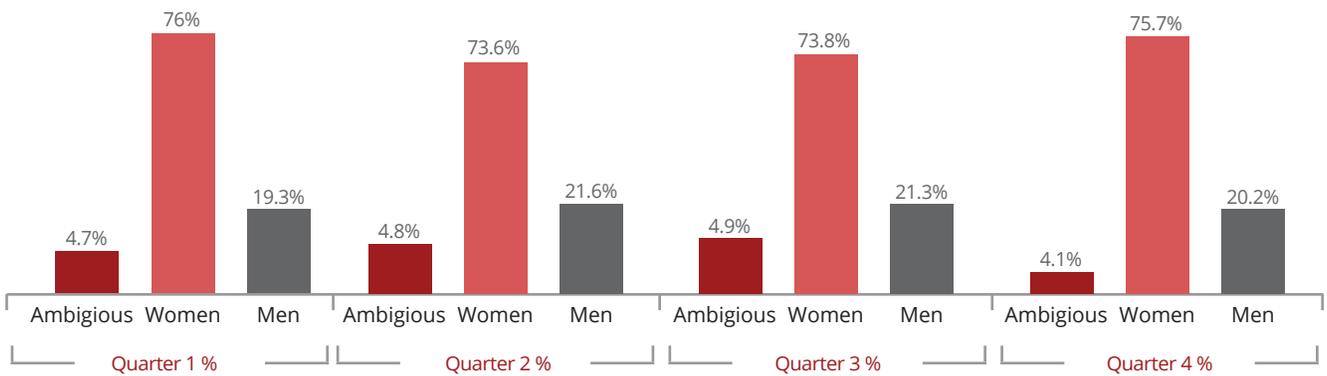


Research conducted by Chargebacks911 reveals emerging trends between Q1 2014 and Q4 2015. Trends reflect activity associated with issuing banks, product types sold, transaction dates, reason codes, and cardholder gender.

The following is a compilation of the results pertaining to cardholder gender and the frequency of chargeback issuances.

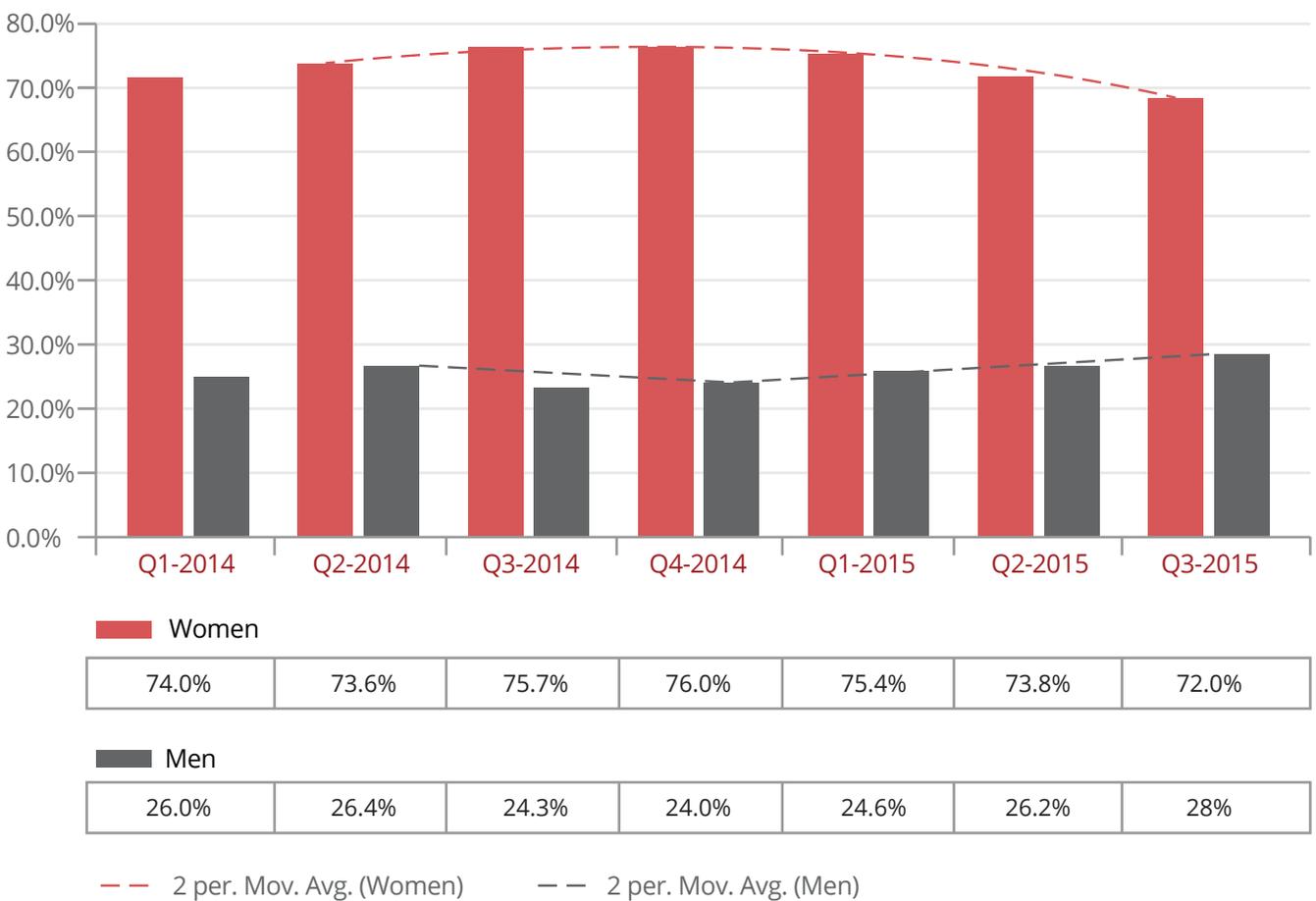
Who Files More Chargebacks: Men or Women?  
United States (*tangible products*)



### Chargeback Trends by Gender

In industries that were previously dominated by female-instigated chargebacks, the percentage of chargebacks filed by males is slowly increasing. Statistics gathered between Q1 2014 and Q3 2015 for US subscription-based ecommerce sales in the health and beauty industry.

Chargebacks by Gender



### Conclusion:

Over a 21-month period, Chargeback911 carefully analyzed transactional trends and chargeback rates for numerous industries in all 50 states. Our data demonstrates an undeniable gender-divide in the chargeback rates between men and women: Women are responsible for 58 percent of all online sales, but commit at least 76 percent of all chargebacks. The reasons for a much higher chargeback rate amongst female consumers is not clear, but the obvious implication is that products, brands and services that target female consumers are at much higher risk of chargeback fraud than products, brands and services that target male consumers.



The **only** solution that identifies the source of chargebacks so you can reduce fraud, recover revenue and retain customers.  
Find out more by visiting [chargebacks911.com](http://chargebacks911.com)

- Prevent Chargebacks
- Fight Chargebacks
- Increase Revenue