

ACI Retail Commerce Server™ for Refunds

As retailers tighten their controls against check and credit card fraud, innovative criminals are employing fraudulent refunds as an alternate source of income. According to the National Retail Federation, refund fraud costs retailers more than US\$1 billion per year.

Sophisticated fraud methods include a variety of high-quality counterfeit receipts generated by home PCs, claims of lost receipts, shoplifted goods returned as gifts, and growing internal theft by employees. Purchases paid for with non-sufficient funds (NSF) checks and quickly returned for cash are also becoming more common.

The ACI Retail Commerce Server™ Solution

The ACI Retail Commerce Server for Refunds provides an online refund management system designed to reduce losses from fraudulent refund activity. The solution validates returns online, providing powerful protection against refund fraud. The Retail Commerce Server manages a systematic approach to handling refunds for both brick-and-mortar and virtual sites, allowing retailers to maintain consistent, accurate refund policies across retail channels.

Reduce Losses

The Retail Commerce Server enables users to maintain customer sales receipt information, against which customer requested refunds are validated. In addition to reducing direct exposure to fraudulent refunds, the Retail Commerce Server provides retailers with a potent defense against losses from reduced sales and increased shrinkage.

Increase Staff Productivity

The Retail Commerce Server manages a systematic approach to handling refunds,

allowing retailers to maintain consistent and accurate refund policies year-round. Additionally, employees are not burdened with determining which refunds are genuine and which are not.

The ACI Advantage

Built upon years of retail industry experience and customer input, the ACI Retail Commerce Server is an enterprise payment solution that has evolved into the most proven, reliable solution in the marketplace. The application provides a browser-based, intuitive graphical user interface (GUI) and clustering for fault-tolerant 24/7 availability. With the addition of a disaster recovery module, a warm backup site can be up and running in less than 15 minutes in the event of hardware failure. With tens of thousands of electronic payments authorized every day, retailers must be able to trust their payment systems. The Retail Commerce Server allows retailers to process every transaction with confidence.



features at a glance

Simple Integration of Products

The Retail Commerce Server forms a comprehensive electronic payment and authorization system that facilitates a broad range of business applications, including automated clearing house (ACH), check, loyalty points and refund authorization; ATM, credit, debit and EBT processing; phone card activation; value card fulfillment, issuance and redemption; loyalty card and program management; and returned check collection.

Retail Commerce Server applications share a common, integrated database that provides a single source to view store and customer activity, regardless of payment type.

Experience, Expertise

Every second of every day, more than 800 customers around the world rely on ACI solutions to process payments, manage risk, automate back-office systems and provide application infrastructure services. More customers use ACI software to manage higher payment volumes, of greater diversity, across more platforms and geographies than any other provider in our field. Since 1975, ACI has provided software solutions to the world's innovators. We welcome the opportunity to do the same for you.

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- ▶ Receives refund authorization requests from both e-commerce and brick-and-mortar environments
- ▶ Approves or declines a refund based on retailer configured parameters
- ▶ Detects fraudulent activity patterns, such as repeated refunds from a specific customer or specific clerk
- ▶ Improves customer service by giving retailers access to information about a customer requesting a refund
- ▶ Defines refund groups and categories that specify refund limits and exception conditions
- ▶ Assigns refund policies at a corporate, store or customer level
- ▶ Provides SKU level refund authorizations based on the original sale
- ▶ Tracks and authorizes refunds with or without receipts