



ACI Retail Commerce Server™ for Refunds

- Reduces losses due to return fraud and abuse
- Loss prevention tool that allows retailers to offer a more lenient return policy which drives an increase in sales
- Management tool to provide a consistent and accurate refund policy

As retailers tighten their controls against check and credit card fraud, innovative criminals are employing refunds fraud as an alternate source of income. According to the National Retail Federation (NRF), fraud due to refunds costs retailers more than US\$15 billion per year. Additionally, between 8-9% of all returns are fraudulent. Retailers generating US\$1 billion per year can expect approximately US\$6 million in fraud annually.

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 with non-sufficient funds (NSF) checks and then quickly returned for cash are also becoming more common.

→ ACI Retail Commerce Server™ for Refunds provides an online refunds management system designed to reduce losses from fraudulent refund activity.

The ACI Retail Commerce Server™ solution

ACI Retail Commerce Server™ for Refunds provides an online refunds management system designed to reduce losses from fraudulent refund activity. The solution validates returns online, providing powerful protection against refund fraud. 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 from refunds fraud

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, Retail Commerce Server provides retailers with a potent defense against losses from reduced sales and increased shrinkage.

Increase staff productivity

Retail Commerce Server manages a systematic approach to handling refunds, allowing retailers to maintain consistent and accurate refund policies year-round. Consequently, 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, 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 24x7 availability.

With tens of thousands of electronic payments authorized every day, retailers must be able to trust their payment systems. Retail Commerce Server allows retailers to process every transaction with confidence.



We build trust into payment systems, our customers depend on us and what we do.

Daniele Astarita
Solution Consultant, Naples

Simple integration of products

Retail Commerce Server components form 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; 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.

Features at a glance

- Manages refund authorization requests for both e-commerce and brick-and-mortar purchases
- Approves or declines a refund based on retailer-configured parameters
- Detects fraudulent activity patterns, such as repeated refunds from a specific customer or clerk
- Improves customer service by giving retailers access to information about customers requesting refunds
- 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
- Supports multiple customer and refund search options



Guglielmo Di Lorenzo
Technical Leader, Naples



ACI Worldwide

Offices in principal cities throughout the world
www.aciworldwide.com

Americas +1 402 390 7600

Asia Pacific +65 6334 4843

Europe, Middle East, Africa +44 (0) 1923 816393

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About ACI Worldwide

ACI Worldwide powers electronic payments for financial institutions, retailers and processors around the world with the broadest, most integrated suite of electronic payment software in the market. More than 75 billion times each year, ACI's solutions process consumer payments. On an average day, ACI software manages more than US\$12 trillion in wholesale payments. And for more than 150 payments organizations worldwide, ACI software ensures people and businesses don't fall victim to financial crime. We are trusted globally based on our unrivaled understanding of payments and related processes. We have a definitive vision of how electronic payment systems will look in the future and we have the knowledge, scale and resources to deliver it. Since 1975, ACI has provided software solutions to the world's innovators. We welcome the opportunity to do the same for you.