BENEFITS AT A GLANCE

- Increases revenue — through improved acceptance rates
- Reduces fraud and chargebacks — through customer profiling and the implementation of mobile-specific fraud tools and rules
- Provides a real-time, frictionless experience for genuine customers
- Integrated fraud and payments engine for greater customer satisfaction
- Earlier detection of trends and emerging fraud patterns
- Support from dedicated, expert risk analysts
- Detailed MI analytics for real-time and post-transaction monitoring and analysis
- Ability to detect and manage fraud on domestic and cross-border payment transactions and across all channels and payment types

ACI ReD SHIELD® FRAUD MANAGEMENT SOLUTION FOR OPERATORS AND MVNOs

Mobile operators and MVNOs across the world face the same challenge — driving down fraud rates while increasing acceptance levels to maximize revenue. In an increasingly competitive market, where network switching costs are low and product differentiation is limited, genuine customers need to be kept happy. Providing a frictionless checkout experience in real time is critical.

ACI's fraud and payments engine identifies genuine customers and isolates those who are fraudulent, without damaging the customer experience. Acceptance levels go up and fraud rates go down.

THE ACI SOLUTION UNDERSTANDS THE SPECIFIC BEHAVIORS OF BOTH GENUINE CUSTOMERS AND FRAUDSTERS, AND CREATES TAILORED STRATEGIES TO ISOLATE BOTH, ENABLING HIGHER ACCEPTANCE RATES.

At ACI, we work with mobile operators and MVNOs globally to combat fraud. We see two distinct types of fraud:

- Top-up fraud – characterized by low-value, high-volume transactions and highly organized fraud
- Handset fraud – characterized by high-value, low volume transactions and more closely linked to traditional eCommerce fraud

The challenge in both areas is identifying genuine customers and providing them with a good customer experience — while isolating and blocking the fraudulent shoppers.

FRAUD MANAGEMENT FOR MOBILE OPERATORS

Fraud in this industry is different — and it's fast-paced, sophisticated and highly organized. ACI understands your customers and fraudsters shop and behave differently from those in other sectors, making fraudulent activity even harder to detect. While traditional fraud solutions may decline an unnecessarily high number of transactions, resulting in lost revenue and frustrated customers, the ACI payments and fraud engine understands the specific behaviors of customers and fraudsters, and creates tailored strategies to isolate both.

## ACCEPTING MORE GENUINE CUSTOMERS — WHILE DRIVING DOWN FRAUD RATES

By deploying a fraud strategy that is too stringent, mobile operators will reduce their level of fraud, but will also substantially reduce their acceptance rates, and therefore revenue.

The ACI fraud solution has been built to combat this, increasing customer acceptance in real time, through profiling and creating tailored fraud rules which take into account the specific customer behaviors. This removes the need to shut down channels categorized as higher risk, or put rules in place that are unnecessarily stringent.

ACCESS TO GLOBAL FRAUD DATA

The ACI fraud solution feeds on data. Through the solution, mobile operators benefit not only from their own fraud and payments data, but also from ACI's unrivaled access to fraud data from around the world. Our rich, pooled database ensures the security of each operator's data while informing ACI experts, enabling our solution and benefiting all our customers, significantly reducing your window of exposure to fraud and, so, protecting revenues.
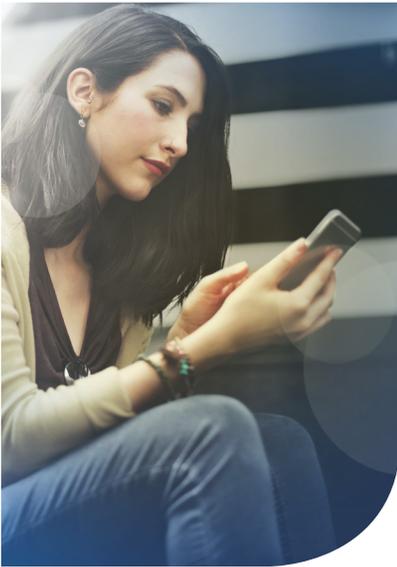
MANAGED BY EXPERTS

Delivered as a managed service through an expert team of global risk analysts, the ACI solution provides mobile operators and MVNOs with the latest fraud prevention tools and techniques, without the need to invest in additional technologies and resources. It is the expertise of ACI's fraud and risk analysts that differentiates us and ensures our service is precisely tailored to individual customer needs. Analysts actively manage all customized parameters, working in partnership with the customer to define and refine fraud management strategies, conduct in-depth risk assessments, and anticipate and respond to changing patterns of fraud.

MI ANALYTICS USING ACI ReD*i*™ MONITORING

The solution's interactive self-service business intelligence portal, ACI ReD*i*, provides a near-real-time and historic window into transaction data, enabling customers to monitor their fraud detection, prevention and payment activities. The portal is accessed via the internet and provides high-level dashboards and charts, with intuitive navigation and drilldowns that take the user through layers of information, all the way down to individual transactions, in just a few clicks.

The ability to detect and prevent fraud in real time, combined with the ongoing visibility of critical transactional data, provides a powerful tool designed to let customers continually monitor, learn and refine their fraud strategies anytime, all the time.

MULTIPLE LEVELS OF CONTROL AND PERFORMANCE TRACKING

The ACI solution is focused on opening up revenue opportunities for operators and MVNOs, in a controlled and sales-oriented environment. We achieve this through:

- **Global consortium database** – Rich pool of fraud intelligence

- **Global risk analyst team** – Dedicated to rule optimization

- **ACI RFX Club™** – Matching new fraud on historic data, via alerts

- **ACI ReD*i*™** – Full disclosure of platform performance, continuous reporting and profiling capabilities

- **Rules** – Unlimited and bespoke rules per sales channel

- **Rule manager** – Immediate rule deployment

- **Silent mode rules** – Test rules and profile customers

- **Autopilot** – Automated blacklisting based on rule triggers

- **Customer profiling** – Advanced customer history data, to inform rules

- **Fuzzy matching** – To identify subtle changes in customer details

- **Neural scoring** – A machine learning risk score per transaction

SUPPORTING LEADING MOBILE OPERATORS AND MVNOs

ACI and ReD Shield are trusted by some of the world's largest mobile telcos, some with whom we have been working for the past 17 years. As part of the ReD Shield service, each customer has a dedicated account manager and a comprehensive customer support program. ACI is seen as the trusted and experienced payments and fraud advisor within the mobile telco industry, with 40 years' experience of building, implementing and operating payment systems, and more than 20 years delivering fraud management solutions globally.

ACI Worldwide, the Universal Payments (UP) company, powers electronic payments for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute $14 trillion each day in payments and securities. In addition, myriad organizations utilize our electronic bill presentment and payment services. Through our comprehensive suite of software and cloud-based solutions, we deliver real-time, any-to-any payment capabilities and enable the industry's most complete omni-channel payments experience.

LEARN MORE

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