

## FEATURES AT A GLANCE

### ACCURACY

- Pinpoints fraud by combining machine learning, predictive and behavioral analytics, positive profiling and customized rules
- Exposes emerging trends through global fraud data and intelligence
- Connects customers to expert, results-driven risk analysts

### EFFICIENCY

- Optimizes accept rates to increase conversion
- Reduces losses by cutting chargebacks, false positives and manual reviews
- Enables customers to scale up to meet multi-channel demand
- Powers real-time and retrospective fraud screening for continuous detection
- Consolidates transaction data into actionable intelligence

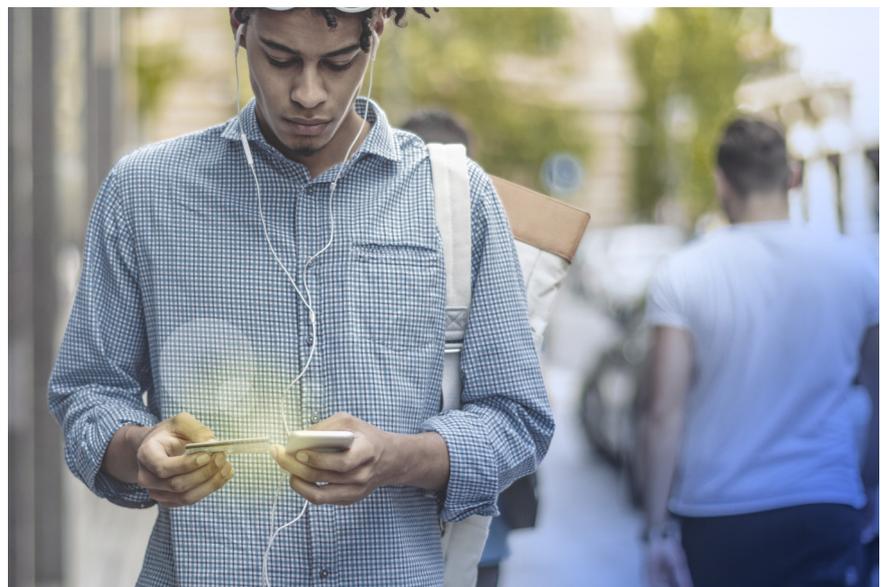
### GROWTH

- Allows frictionless payments to drive revenue and loyalty
- Enables safe expansion into new business areas and geographies
- Adapts to new channels, payment types and sales trends

## ACI ReD SHIELD®

### INTELLIGENT FRAUD MANAGEMENT; PROTECTING CUSTOMERS ANYTIME, ANYWHERE

ACI ReD Shield® is a real-time, multi-dimensional, fraud management solution customized to the requirements of eCommerce merchants, payment service providers (PSPs) and independent sales organizations (ISOs). Delivered as a managed service through an expert team of risk analysts, ACI ReD Shield provides instant, accurate decisions on all transactions across channels, geographies and payment types. The solution is highly flexible and combines multiple layers of control to deliver a fraud prevention strategy tailored to customer needs. An interactive, self-service, business intelligence portal provides an invaluable window into transaction data, enabling merchants to continuously monitor and refine their fraud prevention approach to stop fraud faster.



ACI ReD SHIELD®  
COMBINES  
MACHINE  
LEARNING,  
POSITIVE  
PROFILING,  
POWERFUL  
CONSORTIUM DATA  
AND CUSTOMIZED  
RULES TO DELIVER  
A HIGHLY FLEXIBLE  
APPROACH  
TO FRAUD  
PREVENTION.



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## THE MARKET CHALLENGE

Consumers are engaging with merchants through multiple channels, using an ever-expanding choice of payment methods. Coupled with the demand for ever-faster order fulfillment within and across borders, this brings heightened exposure to fraud risk and complex fraud management challenges.

To protect and grow business online, merchants need an agile, flexible fraud management solution closely tailored to their individual needs, capable of evolving and scaling with their business. A solution that enables genuine orders and promotes customer loyalty, while reducing fraud losses and minimizing costs.

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## THE ACI ReD SHIELD® SOLUTION

ACI ReD Shield is a real-time, multi-layered fraud solution, using machine learning models, predictive and behavioral analytics, customer profiling techniques, unlimited rules and shared data to support genuine transactions and identify and isolate potentially fraudulent ones. The platform delivers a holistic business solution that reduces fraud and chargebacks, protects revenues and supports growth. It enhances the customer experience through advanced positive profiling, increasing accept rates and reducing false positives and manual reviews.

Our continuous investment program ensures that ACI ReD Shield remains fast, robust and can scale to meet the challenges merchants face as eCommerce and multi-channel demands continue to grow. Investing in the latest technology and third-party connections enables us to deliver best-in-class, agile solutions which support the business success of our customers.

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## UNRIVALLED INTELLIGENCE

ACI ReD Shield is underpinned by a wealth of fraud intelligence, which is accessible to all customers. ACI holds its own continuously updated, proprietary screening database, which it can use to accept, challenge or deny transactions for its customers. This intelligence enables merchants, PSPs and ISOs to build extensive customer profiles and a more accurate view of their transactions — both good and bad.

The ACI ReD Shield business intelligence portal equips customers with a valuable window on changing fraud patterns, the impact of fraud rules and rule changes (including those in silent mode), and the ability to analyze this information down to the individual transaction level. Fraud processing activities can be monitored in near-real time or viewed as longer term trends, providing valuable insight that can be used to improve the performance of internal fraud teams as well as in the development of marketing and channel strategies and business expansion plans.

Our retrospective screening capabilities enable the re-screening of live orders against new fraud intelligence received into the ACI database. This allows merchants to block fraudulent activity at different points during the lifecycle of the transaction — enabling customers to detect and shut down fraud faster.



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## MANAGED BY EXPERTS

It is the expertise of our team of risk analysts, combined with the flexibility of our solution, that really differentiates ACI. Working in partnership with our customers, our analysts ensure that the ACI ReD Shield service is precisely tailored to individual business needs by actively managing all customized parameters, conducting in-depth risk assessments and working to mitigate changing patterns of fraud. As part of the ACI ReD Shield solution, each customer has a dedicated risk analyst, an account manager and a comprehensive customer support program. The team is a global one, giving customers an unrivalled view of fraud trends, as well as ensuring that ACI can support customers anywhere in the world.

ACI® and ACI ReD Shield are trusted by some of the world's biggest brands. ACI's customer base includes leading retailers, gaming companies, airlines, telecommunications companies, transit organizations and other major eCommerce merchants.

With 40 years' experience building, implementing and operating payment systems, and more than 20 years delivering fraud management solutions globally, no other vendor has the same comprehensive set of tools, or the depth, breadth and experience of ACI.

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## GLOBAL CONNECTIVITY

ACI ReD Shield is an integral component of ACI's UP® eCommerce Payments™ solution. It can be integrated with your existing payments infrastructure to protect your transactions or accessed through the ACI PAY.ON® Payments Gateway™ which offers connections to the largest global network of acquirers and alternative payment methods.

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 solutions delivered on customers' premises or through ACI's private cloud, we provide real-time, immediate payments capabilities and enable the industry's most complete omni-channel payments experience.

### LEARN MORE



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