

## **BENEFITS AT A GLANCE**

- Provides vital information on newly detected fraud, enabling members to cancel orders, halt deliveries and avoid costly chargebacks
- Re-screens recently placed live orders against new fraud intelligence every hour and presents actionable data through an intuitive, easy-to-manage web interface
- Enables merchants to improve the accuracy of chargeback forecasting and future fraud detection, enhancing the performance of manual review teams

# **GAIN INSIGHT ON NEWLY DETECTED FRAUD**

## **ACI RFX™ CLUB**

The ACI ReD Fraud Xchange™ (RFX™) Club is a service open to ACI ReD Shield® merchant customers. It provides an additional level of control, beyond real-time screening, by sharing new data on fraudulent and suspicious transactions and enabling you to:

- Take action to cancel or suspend delivery of orders now considered at risk
- Remove transactions from the chargeback process and improve chargeback forecasting
- Remove or suspend credit on accounts linked to fraud
- Make better future fraud decisions, reduce losses and improve manual review performance



## **MORE DATA, FOR IMPROVED CONTROL**

Working with merchants and issuers around the world, ACI gathers a wealth of data on fraudulent and suspicious transactions. Now, you can benefit from that rich data to improve fraud detection and forecasting and to better understand the emerging fraud trends to which they may be vulnerable.

Detecting fraudulent attempts in real time within your own business is only one piece of the puzzle. You also need insight into fraud impacting other businesses, so you can take steps to counter fraudsters who are faster and more professional than ever before.

ACI's RFX Club service connects you with other merchants and issuers in a multi-way information exchange, sharing data on new fraud attempts no matter where they first appear. This boosts the ability of all parties in the exchange to make informed, accurate decisions and take proactive action.

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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## HOW THE SERVICE WORKS

ACI's RFX Club service is designed to provide the comprehensive fraud intelligence you need, where and when you need it most. It:

- **Automatically re-screens all club members' recently placed live orders** against newly received fraud intelligence every hour — whether that is data received into ACI's global negative database or flagged from hot card files, issuer/scheme files or other third-party data sources.
- **Flags and represents to the club members any orders now considered at risk**, enabling members to take immediate, proactive action. This information is made available via ACI's simple, secure ACI ReD™ web portal.
- **Keeps data secure, confidential and actionable.** If the new fraud information was obtained from a transaction within the member's own business, ACI will provide a view of the "live and at-risk" transaction, plus the transaction that provided the new fraud intelligence. If the new information comes from another merchant member or a card issuer, ACI keeps that data anonymous and provides data on only your "live and at-risk" transactions.

## CUSTOMIZED FEEDS FOR FAST ACTION

The way in which information is presented to club members can be customized to support your specific priorities, internal processes and resources. Data can be filtered by transaction value, alert type or number of days searched to meet your internal workflows and business needs.

ACI RFX Club is available to any ReD Shield customer. Join now to start receiving the fast, actionable fraud intelligence you need to stay one step ahead of fraud.