ACI’s fraud orchestration technology enables ACI® Fraud Management™ to utilize a vast array of data signals from multiple sources globally and turn them into effective decisions.

Fraud orchestration is the only layer businesses need to deliver a holistic real-time fraud prevention operation that guarantees strong conversion, growth and cost reduction.

This real-time, cloud-based managed service uses adaptive, orchestrated, multilayered fraud prevention combining incremental machine learning, advanced customer profiling and digital identity data sources to drive up acceptance and reduce operational costs and chargeback fraud.

In a world where payment fraud attacks and the use of stolen credentials are constantly rising (phishing/pharming/whaling, card testing, identity theft and friendly fraud or first-party misuse), merchants need an agile, flexible fraud management solution capable of evolving and scaling with their business. A solution that enables genuine orders and supports business expansion, while reducing fraud losses and minimizing costs. A solution that delivers industry-leading results across different vertical markets around the globe.

ACI’s digital identity services, part of the ACI Fraud Management solution, are designed to maximize business growth by reducing the threat of account takeover and synthetic identity fraud, while providing merchants assurances over a consumer’s digital identity. The technology has the ability to detect, orchestrate and utilize more than 10,000 data signals from multiple sources that enable a consumer’s digital identity to be validated.

**BENEFITS AT A GLANCE**

- Delivers frictionless, safe and easy ways to pay globally across all channels with ACI’s guarantee performance
- Pinpoints and prevents fraud through a powerful combination of advanced artificial intelligence and customer profiling, identity trust decisions, customized fraud strategies and expert support
- Provides validation over consumers’ digital identity, reducing the threat of ATO and synthetic identity fraud
- Optimizes acceptance rates and reduces friction and fraud for genuine customers to drive growth and loyalty
- Reduces losses and costs by cutting chargebacks, false positives and manual reviews
- Enables the safe launch of new customer journeys, channels, payment types and markets
2023 ACI Global Performance Results vs. Market Average¹

<table>
<thead>
<tr>
<th>ACI Global Performance All Sectors</th>
<th>Accept</th>
<th>Deny</th>
<th>Challenges</th>
<th>Chargeback</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>&gt;98%</td>
<td>0-1.2%</td>
<td>0-0.6%</td>
<td>0.06%</td>
</tr>
<tr>
<td>Market Average - Domestic</td>
<td>78.3%</td>
<td>2.7%</td>
<td>19%</td>
<td>2.6%</td>
</tr>
<tr>
<td>Market Average - International</td>
<td>75.7%</td>
<td>5.3%</td>
<td>19%</td>
<td>2.6%</td>
</tr>
</tbody>
</table>

¹2023 MRC Global Payments and Fraud Report

- **Performance guarantee** - The solution provides a contracted guarantee against its performance; ACI’s customers have reassurances that a minimum baseline across the conversion versus false positives, fraud and cost of fraud is achieved.

- **Reduce fraud and chargebacks** - Reduce chargebacks and false positives to increase profitability and conversion rates.

- **Minimize fraud-related operational costs** - Streamline systems and remove complexities.

- **Improve customer experience** - Deliver customer-centric buying experiences backed by holistic, real-time fraud prevention.

- **Scalable fraud prevention** - To accommodate for peak transaction volumes, give access to more features and functionalities, fully embedded to the payments flow.

Delivered as a managed service and including support from expert consultants, ACI Fraud Management helps merchants sell more and lose less.
Managing Fraud for Growth

ACI Fraud Management automatically advises and alerts enterprises and merchants to potential threats or anomalies. ACI’s fraud orchestration technology provides easy and accurate fraud detection, real-time decisioning and strong payment intelligence analytics across all geographies and payment types.

ACI advanced AI machine learning uses incremental learning algorithms to solve the problem of costly and time-consuming model performance degradation and allows machine learning models to adjust to new behaviors, without the need to relearn everything they already know. This unique technology outperforms traditional machine learning. Our expertise on feature engineering helps us to ensure the models get information in an easily digestible format to ensure high performance, high fraud detection and efficiency.

Within the first three months of launch, ACI’s incremental models outperformed traditional models by more than 10%.²

ACI supports and develops multiple machine-learning model options, including:
- Fully automated, autonomous custom models
- Merchant-specific models (for larger merchants)
- More than 18 vertical-focused models (including telco, travel, retail, gaming and digital)
- 8,000+ AI features that can be used to create ACI models, ensuring high performance, regardless of sector

ACI Fraud Management enables strong checkout conversion and revenue growth with low fraud and chargeback fraud rates. Through advanced analytics and positive profiling techniques — and with the support of a team of payment optimization specialists — our fraud orchestration technology delivers increased acceptance rates, reduced false positives and a frictionless payments experience for your genuine customers.

Unrivaled Intelligence

ACI Fraud Management is underpinned by a wealth of merchant fraud intelligence, combining powerful global network intelligence data with information from partners and other third parties, as well as negative market intelligence and vertical market databases. This insight is used to help merchants build better customer profiles, identify emerging fraud trends, enrich the performance of our machine learning models and configure smart routing action to enable the appropriate customer journey and prevent fraud loss.

Our retrospective screening capabilities also enable you to rescreen 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, preventing loss and shutting down fraud faster.

Acicorn
Managed by Experts

It is the expertise of our team of payment optimization specialists and data scientists, combined with the flexibility of our solution, that really differentiate ACI. As an inclusive part of our service, analysts work in partnership with our customers to ensure payment conversion is optimized and fraud prevention strategies are tailored to individual business needs, with customized parameters and in-depth risk assessments designed to help you mitigate changing patterns of fraud. The team is global, giving our customers an unrivaled view of fraud trends and ensuring ACI can support customers anywhere in the world.

ACI’s fraud orchestration technology is trusted by some of the world’s biggest brands, including leading retailers, gaming companies, airlines, telecommunications companies, transit organizations and other major eCommerce merchants. No other vendor has the same comprehensive set of tools or the depth, breadth and experience of ACI, and our industry-leading performance metrics speak for themselves.

Contact us at fraud@aciworldwide.com to discuss your fraud detection needs and learn more.

Part of the ACI® Payments Orchestration Platform™

Our fraud orchestration capabilities are available as a sandstone solution with ACI Fraud Management or fully integrated with the ACI Payments Orchestration Platform™ to achieve seamless purchase experiences in real time that enable business growth while reducing the cost of managing fraud and chargebacks. Check out the full solution at aciworldwide.com/paymentsorchestration.

Source: ACI customer data