

#### THE CHALLENGE

- Along with double-digit growth in customers, sales and revenues, a U.S. online streetwear retailer faced chargeback rates of 2-3% due to increased fraud
- To protect its brand, decrease chargebacks and increase revenues, the company needed a fast, accurate fraud detection/prevention solution

#### THE SOLUTION

- The retailer adopted the ACI® Fraud Management™ solution that provides real-time risk assessment and accept/challenge/deny recommendations in milliseconds

#### THE RESULTS

- The chargeback rate is now just 0.11%, and the company has increased revenue due to reduced fraud write-offs
- ACI Fraud Management automates most fraud decisions, enabling agents to focus on customer service, not chargebacks

# Streetwear Retailer Combats Excessive Chargebacks to Deliver Double-Digit Revenue Growth

A young, energetic company with a loyal following and high demand, this leading online streetwear retailer is set to post double-digit growth for the twelfth year in a row. Unfortunately, all that growth is leading to increased fraud and high chargeback rates of 2-3%, a factor that threatens to diminish its brand and aggressive growth.

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**ACI® FRAUD MANAGEMENT™ HELPS DECREASE CHARGEBACKS AND INCREASE REVENUES, ALL WHILE SUPPORTING THE RETAILER'S GLOBAL ACQUISITION-BASED GROWTH STRATEGY.**

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ACI Worldwide is a global leader in mission-critical, real-time payments software. Our proven, secure and scalable software solutions enable leading corporations, fintechs and financial disruptors to process and manage digital payments, power omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with a local presence to drive the real-time digital transformation of payments and commerce.

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The retailer represents eight branded sites and processes more than two million orders per year on its own site, in addition to registering sales via sites like Amazon and eBay. Its high 2-3% chargeback rates, well over the typical 1% card processors expect, was beginning to adversely affect its brand and reputation. The company needed a fraud management solution that would decrease chargebacks and increase revenues, all while supporting its global acquisition-based growth strategy.

The retailer decided to implement ACI Fraud Management, a highly customizable, real-time ecommerce fraud prevention solution designed to maximize business growth. The multilayered fraud prevention solution is fully integrated into the payments flow, enabling both pre- and post-auth screening and flexible strategies across channels via the same single API.

ACI deploys a multilayered approach, combining multiple tools and technologies, automation and human intervention to manage fraud while focusing on conversion. An essential part of the solution uses machine learning and profiling combined with a series of real-time alerts and dashboards.

ACI's business intelligence dashboard and reporting tool provides visibility into KPI performance, trend analysis, model performance and chargeback settlement detail.

"Today, chargebacks are at 0.11% and sales are on track," says the retailer's director of customer support and outbound operations. The company has also increased revenue due to reduced fraud write-offs.

The retailer's implementation of ACI Fraud Management has resulted in fewer transactions requiring manual review, significantly reducing operational costs. Previously, every customer service representative was involved in approving orders and dealing with chargebacks; now this is down to one.

Backed by ACI's unmatched fraud and payments expertise, the retailer is now able to focus on its core business: setting trends, connecting with customers and generating profits.

