

Improve Profitability With Advanced Chargeback Management

Chargeback management continues to be an ongoing and costly struggle for merchants — one that has been accelerated by the increasing popularity of online shopping. In fact, a 2022 [LexisNexis](#) report shows that every \$1 of fraud loss now costs U.S. financial services firms \$4.00, compared to \$3.25 in 2019 and \$3.64 in 2020.



The Chargeback Challenge

For merchants, navigating and managing the process of fraudulent chargeback transactions can be complex, costly and time consuming. The financial and operational impacts of handling risk strategies undoubtedly affect retailers' revenues.



The True Cost of Fraud

The inefficient delivery of a fraud strategy can significantly impact current and future revenues, mainly due to high false positives and a poor customer experience, which impacts loyalty, conversions and growth. Profits are also threatened by high chargeback rates, high vendor costs and inefficiencies in internal staffing, driven by a lack of expertise, high training costs and difficulties in managing peak times.

The dynamic nature of fraud also demands analytics and evolving strategies that require highly skilled staff and end-to-end processes that are flexible and adaptable to changing conditions.



A Comprehensive, Managed Chargeback Service

As part of the ACI® Fraud Management™ solution, ACI's chargeback indemnification service is specifically designed to help merchants reduce their overall fraud prevention operational costs and fraud chargeback losses, all while safeguarding revenue.

ACI charges a percentage of converted revenue in exchange for fully outsourcing the fraud management of end-to-end processes and the cost of chargebacks. This is all backed by a commitment to improve overall revenue for merchants.



Lower Fraud Operational Costs

- Manage a single contract versus managing multiple vendors' contracts
- Eliminate the cost of fraud chargeback and chargeback dispute management
- Maintain performance during peak sales without the need for additional resources

Our dedicated payment optimization specialists and manual review teams fulfill day-to-day operations of the fraud strategy, freeing your team to focus on core business activities.



Comprehensive Partnership

As a fully managed service, ACI takes control and ownership of fraud rules and the fraud management strategy — effectively removing the complexity of chargeback fraud management.

ACI will share ongoing visibility and progress of the strategy and success rates, with no lengthy processes to approve and amend risk strategies.

ACI also takes liability for the merchant's fraud chargebacks by acquirer fraud reason code(s).



Agility and Scalability

By acting as a consultant and owning the full chargeback process, ACI can act faster to enact risk strategies and key business decisions, helping to speed implementation times to increase savings.

- Expertise in multiple geographies
- Recommend, deploy and implement advanced risk options for improved acceptance rates
- Advanced multilayered technology is proven to deliver strong fraud management KPIs



Customer Satisfaction and Loyalty

Promote customers' preferred payment options with confidence and guarantee strong revenues with proven acceptance KPIs and performance. Merchants can also ensure greater customer satisfaction and loyalty by reducing false positives from genuine customers, ensuring greater conversions and revenue.

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.

ACI's Chargeback Indemnification Services Offers Merchants Peace of Mind



No volume transactional fees



No fraud chargeback expenses



No manual review expenses



Revenue guarantee and share, with acceptance KPIs

About ACI Fraud Management

ACI Fraud Management is a highly customizable, multilayered, real-time eCommerce fraud prevention solution designed to maximize business growth. The 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.

Let's Get Started

Contact us to learn more.



Americas +1 402 390 7600
Asia Pacific +65 6334 4843
Europe, Middle East, Africa +44 (0) 1923 816393

© Copyright ACI Worldwide, Inc. 2022
ACI, ACI Worldwide, ACI Payments, Inc., ACI Pay, Speedpay and all ACI product/solution names are trademarks or registered trademarks of ACI Worldwide, Inc., or one of its subsidiaries, in the United States, other countries or both. Other parties' trademarks referenced are the property of their respective owners.

AFL1474 03-22