ACI Worldwide®

AI-powered, real-time decisioning: A complex retailer's success story

BUILT FOR
Speed

CHALLENGES

- The combination of AI-driven fraud tactics and economic headwinds increased risk
- A real-time decision window left no room for manual reviews
- Legacy controls threatened processing speeds and increased vulnerability

APPROACH

- AI-powered risk scoring tuned to high-volume, complex transaction flows
- Real-time decisioning supported by anonymized global threat intelligence
- Automated fraud engine handling approvals, declines, and dispute defense across all channels and payment methods

RESULTS

- More than 40% drop in false-positive declines within six months
- Close to 3,000 team hours reclaimed per year through automation
- Nearly 1% revenue uplift by approving more legitimate orders
- Expanded payment method coverage with fraud held below 0.05%

A large retailer secures real-time decisioning without compromising security

Speed meets risk

A leading omnichannel retailer operating across digital, remote, and in-person channels built its reputation on rapid, real-time transaction processing. But with speed came increased risk. Higher payment volumes attract sophisticated fraud rings that are ready to exploit payment vulnerabilities.

The modern fraud conundrum

AI-powered transformation and economic headwinds reshaped consumer behavior and escalated fraud complexity. Friendly fraud disputes, account takeover attempts, and AI-driven bot attacks surged while manual reviews struggled to keep pace with real-time requirements. Payment policies that were too strict choked processing; policies that were too loose increased losses. The risk team needed surgical precision.
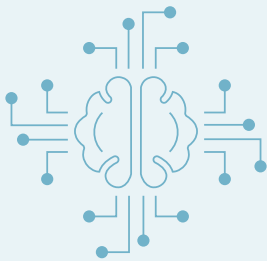
ACI's precision defense

To recalibrate its fraud strategy, the retailer partnered with ACI's unified platform deploying:

- AI-powered risk scoring tuned to high-volume, complex transaction flows
- Real-time decisioning fueled by anonymized global transactional intelligence
- A dynamic fraud engine that automates approvals, declines, and chargeback defense across every channel and payment method

Unlike siloed vendors with limited data feeds, ACI's global consortium delivers early visibility into emerging fraud vectors, protecting revenue, reputation, and relationships before fraud strikes.

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Our cutting-edge, cloud-based AI-powered solutions make it easier for you to protect your customers, even during peak sales seasons, without challenging a customer or declining a legitimate transaction.

Rapid, quantifiable wins

In just six months, the retailer:

- Reduced false-positive declines by more than 40%, smoothing transaction flow
- Boosted revenue by close to 1% by safely approving more genuine orders
- Scaled payment method coverage while keeping fraud below 0.05%
- Shifted from reactive triage to predictive defense via early threat detection

Within one year, the retailer:

- Using automation, reclaimed close to 3,000 team hours

> **"**
> Automation has saved thousands of hours each year and boosted authentic approvals, driving significant revenue growth," says the retailer's risk lead. "The anonymized threat consortium provides insights no single source can match."

Charting the path ahead

Empowered by measurable gains, the retailer is now:

- Refining risk policies with deeper behavior analytics
- Co-innovating with ACI to develop next-gen fraud controls
- Securing frictionless real-time payment flows without compromising protection

The fusion of speed, precision, and intelligence resets the benchmark for high-throughput environments.

Elevating the power of data and AI

Every transaction event demands instant decisions with zero compromise. ACI's enterprise-grade AI-powered platform anticipates threats, analyzes complex flows, and approves legitimate transactions in real time to unlock scale, speed, and security. From integrating new payment methods to navigating seasonal surges, the architecture is built for resilient, intelligent growth.

DISCOVER MORE

Talk to ACI's team of fraud experts today about how to safeguard your business and accelerate growth.

Learn more at:
aciworldwide.com/solutions/merchant-fraud-management