Stop fraud at every step of the payments journey

ACI Worldwide®

Comprehensive protection to reduce fraud, protect revenue, and keep good customers moving.

1 Pre-authentication

Stop threats before they enter the funnel

Types of fraud:

- Synthetic identities and new-account abuse
- Bot sign-ups, promotion, and loyalty abuse
- Account takeover and credential stuffing
- Suspicious session or device anomalies

Prevention strategies:

- Behavior-driven digital identity and device intelligence with long term profiling
- Risk-based step up and SCA exemption management
- Identify unusual login patterns and high-risk behavioral shifts
- Velocity checks and dynamic controls limit rapid-fire account creation
- Real-time decisioning with machine learning to build picture of user legitimacy

Outcome

Fewer potential fraudsters in the funnel and trusted, longstanding customers face minimal friction.

2 Transaction screening during checkout

Stopping fraud while maximizing legitimate approvals

Types of fraud:

- Stolen cards and mule activity
- Bank Identification Number (BIN) and geography anomalies and high-risk patterns
- Risk of false declines from over-aggressive rules

Prevention strategies:

- 3D Secure applied dynamically (low-risk customers follow friction-light flows and higher risk transactions are escalated)
- Multilayered risk scoring isolates high-risk transactions with precision
- False decline reduction using high-resolution signals and adaptive scoring

Outcome

Reduced false declines and more revenue captured at the point of sale without sacrificing customer experience.

3 Post-authorization

Maintain security after the payment takes place

Types of fraud:

- First-party misuse and friendly fraud
- Returns and refund policy abuse
- Chargebacks and write-offs

Prevention strategies:

- Explainable decisioning provides clear visibility into reasoning for transaction outcome
- Leverage enriched evidence and behavioral history to challenge illegitimate chargebacks
- Post purchase order insights to detect refund abuse, triangulation fraud, and policy exploitation
- Automated alerts and real-time intervention reduce disputes before financial loss
- Analytics to identify repeat abusers and tighten policies

Outcome

Lower chargeback rate and higher recovered revenue mean teams can continuously optimize strategies and quality of evidence.

ACI FRAUD MANAGEMENT® FOR MERCHANTS

Detect. Decide. Deliver.

ACI's single, lightweight API orchestrates signals across the journey, applying 500+ behavioral attributes, 10K+ signals, and thousands of model features to reach the right decision.

→ Check Out the Full Solution

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