ACI Worldwide
Real-Time Payments

- Provides vital information on newly detected fraud, enabling merchants to cancel orders, halt deliveries and avoid costly chargebacks

- Re-screens recently placed live orders against new fraud intelligence every hour and presents actionable data through an intuitive, easy-to-manage web interface

- Enables merchants to improve the accuracy of chargeback forecasting and future fraud detection, enhancing the performance of manual review teams

Gain Insight on Newly Detected Fraud with ACI Fraud Alerts

Retrospective fraud alerts are available to merchant customers of our ACI® Fraud Management™ solution. They offer merchants the chance to retrospectively re-screen transactions against confirmed fraud and use an alerts system to identify suspicious activity. This provides an additional level of control, beyond real-time screening by sharing new data on fraudulent and suspicious transactions and enabling you to:

- Upcoming bill due date; customers can also select how many days in advance they wish to be notified

- When a bill is over a certain designated amount

- When a bill is past due

- If a payment is returned

- If a card on file is about or has expired

More Insight for Improved Control

Working with merchants and issuers around the world, ACI gathers a wealth of data on fraudulent and suspicious transactions. Now, you can benefit from that rich data to improve fraud detection and forecasting and to better understand the emerging fraud trends to which you may be vulnerable.

Detecting fraudulent attempts in real time within your own business is only one piece of the puzzle. You also need insight into fraud impacting other businesses, so you can take steps to counter fraudsters who are faster and more professional than ever before.

ACI connects you with other merchants and issuers in a multi-way information exchange, sharing data on new fraud attempts no matter where they first appear. This boosts the ability of all parties in the exchange to make informed, accurate decisions and take proactive action.

ACI Worldwide is a global software company that provides mission-critical real-time payment solutions to corporations. Customers use our proven, scalable and secure solutions to process and manage digital payments, enable omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

LEARN MORE

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How the Service Works

ACI's fraud alerts provide the comprehensive fraud intelligence you need, where and when you need it most. This enables us to:

- **Automatically re-screen live orders** against newly received fraud intelligence every hour — whether that is data received into ACI's global negative database or flagged from hot card files, issuer/scheme files or other third-party data sources.

- **Flag and represent to merchants any orders**, enabling you to take immediate, proactive action. This information is made available via ACI's simple, secure business intelligence portal.

- **Keep data secure, confidential and actionable.** If the new fraud information was obtained from a transaction within the participating merchant's own business, ACI will provide a view of the "live and at-risk" transaction, plus the transaction that provided the new fraud intelligence. If the new information comes from another merchant or a card issuer, ACI keeps that data anonymous and provides data on only your "live and at-risk" transactions.

Customized Feeds for Fast Action

The way in which information is presented to merchants can be customized to support your specific priorities, internal processes and resources. Data can be filtered by transaction value, alert type or number of days searched to meet your internal workflows and business needs.

ACI's retrospective alerts are available to any ACI Fraud Management merchant customer. Sign up now to start receiving the fast, actionable fraud intelligence you need to stay one step ahead of fraud.