ACI Worldwide® Real-Time Payments | riverty

Protect and Grow Revenue and Improve Customers' Purchasing Experience With Outsourced Manual Reviews

The Manual Review Challenge

Manual order reviews are an important last line of defense against fraud — even merchants with sophisticated fraud solutions in place still benefit from having a person review certain suspicious transactions.

However, efficiently resourcing the manual review process can be a huge challenge. Merchants are dealing with an ever-increasing volume of transactions through online channels, with limited tools and data to effectively decision those orders that are flagged for review. Fluctuating order review volumes across peak trading times can also make staff planning difficult, resulting in unpredictable review times and higher false positive rates.

These issues can cause inefficiencies, costs and an impact on customer service. Today's digitally connected customers expect a seamless experience — delayed or inaccurate decisions at the point of review can have a costly impact on customer relationships.

An Intelligent Order Review Solution

ACI merchant customers can address this complex challenge through a comprehensive order review solution that blends expert experience with automated research and scoring for fast, highly accurate results.

Accessed via the customer service interface of ACI ReD Shield®, part of the ACI® Fraud Management™ solution, this intelligent order review solution uses robotic process automation to gather and analyze data across previous and linked orders, external fraud data and social networks to calculate a manual order review (MOR) score. Expert analysts then use their experience to review that score and the associated intelligence to make the final decision, then approve or reject each order directly on the merchant payments platform.

This combination of automation and human review offers a fast and accurate approach that helps protect customer relationships and mitigate the risk of fraud, chargebacks and false positives.

The Benefits: Improved Customer Experience, Reduced Risk

Using the specialist capabilities available through this intelligent manual review solution, ACI merchants can efficiently outsource their manual review process to reap significant benefits. The solution can enable merchants to:

- **Minimize risk and loss**: Prevent fraud and chargebacks, even in peak trading periods, with improved accuracy and flexible resources

- **Reduce false positives**: Minimize the volume of genuine orders that are cancelled to support better customer relationships

- **Streamline processes**: Minimize friction in the customer experience and prevent order fulfillment delays with faster decisioning

- **Enhance visibility and controls**: Monitor performance with real-time productivity and chargeback analytics feedback

The order review solution is platform-agnostic and integrates seamlessly with ACI Fraud Management to help optimize fraud management performance. Continuous, global, multilingual support is available to accommodate merchant needs wherever and whenever they trade.

Delivery Through Best-in-Class Partners

ACI Worldwide conducts deep and extensive research to identify and establish strategic partnerships with companies that offer best-in-class services that are complementary to our own. In this way, we seek to ensure our customers can access the very best specialist expertise and technology.

The manual order review service available to ACI merchants is provided by our trusted partner, Riverty solutions, part of Bertelsmann group. Riverty has more than 10 years of fraud management experience, with a highly trained global workforce with specialist finance and risk expertise.

No technical integration is required, ensuring fast deployment, minimal investment and maximum ROI.

For more information on how you can access this trusted manual order review service, please email contact@aciworldwide.com or speak to your customer success manager.

LEARN MORE
www.aciworldwide.com
@ACI_Worldwide
contact@aciworldwide.com

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