ACI Worldwide®

ACI Worldwide fraud checklist

Boost consumer confidence and trust this season with our essential checklist, designed to optimize payment processing and safeguard against fraud risks.

1. Prepare your systems

Update software: Ensure all payment systems and software are updated.

Load testing: Perform load testing to handle increased holiday traffic.

Backup systems: Verify that backup systems are in place and functioning.

2. Optimize checkout experience

Streamline checkout: Simplify the checkout process to reduce cart abandonment.

Mobile optimization: Ensure the checkout process is optimized for mobile devices.

Payment methods: Offer a variety of payment methods, including buy now, pay later (BNPL).

3. Enhance security measures

Fraud detection: Implement advanced fraud detection systems.

Friendly fraud: Identify returns and refund abusers and customize your policies per your business objectives.

Model refreshes: Refresh your existing models, encapsulating all learnings in 2024.

Secure transactions: Ensure all transactions are secure and comply with PCI DSS standards.

Monitor activity: Continuously monitor transaction activity for any suspicious behavior.

4. Customer support

24/7 support: Provide around-the-clock customer support during peak season.

Self-service options: Offer self-service options to address common issues.

Training: Train support staff to handle increased and holiday-specific queries.

5. Marketing and promotions

Holiday campaigns: Launch targeted peak-season marketing campaigns.

Discounts and offers: Provide special discounts and offers to attract customers.

Loyalty programs: Promote loyalty programs to encourage repeat purchases.

6. Inventory management

Stock levels: Ensure adequate stock levels to meet holiday demand.

Supply chain coordination: Coordinate with suppliers to avoid stockouts.

Real-time tracking: Use real-time tracking to manage inventory effectively.

7. Reporting and analytics

Sales reports: Generate detailed reports to track performance.

Customer insights: Analyze customer behavior and preferences.

Adjust strategies: Adjust marketing and sales strategies based on real-time data.

8. Post-peak review

Performance analysis: Review holiday performance and identify areas for improvement.

Customer feedback: Collect and analyze customer feedback.

Plan for next year: Start planning for the next holiday season based on insights gained.

Want to discover more?

Download the Scamscope report to stay ahead of fraud