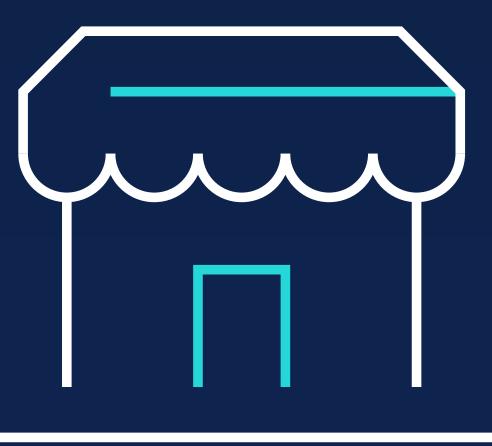
## ACI Worldwide®

## Friendly fraud costs merchants billions.<sup>1</sup> Stopping scammers starts with you.

Refund abuse, or friendly fraud, happens when a consumer requests a chargeback from their bank under false pretenses.



## Traditional refund abuse prevention vendors

VS.

ACI Al-powered technology

× No pre-checks
× No digital and behavioral ID
× No post-transaction chargeback management

Inadequate data elements fail to offer a comprehensive transaction overview



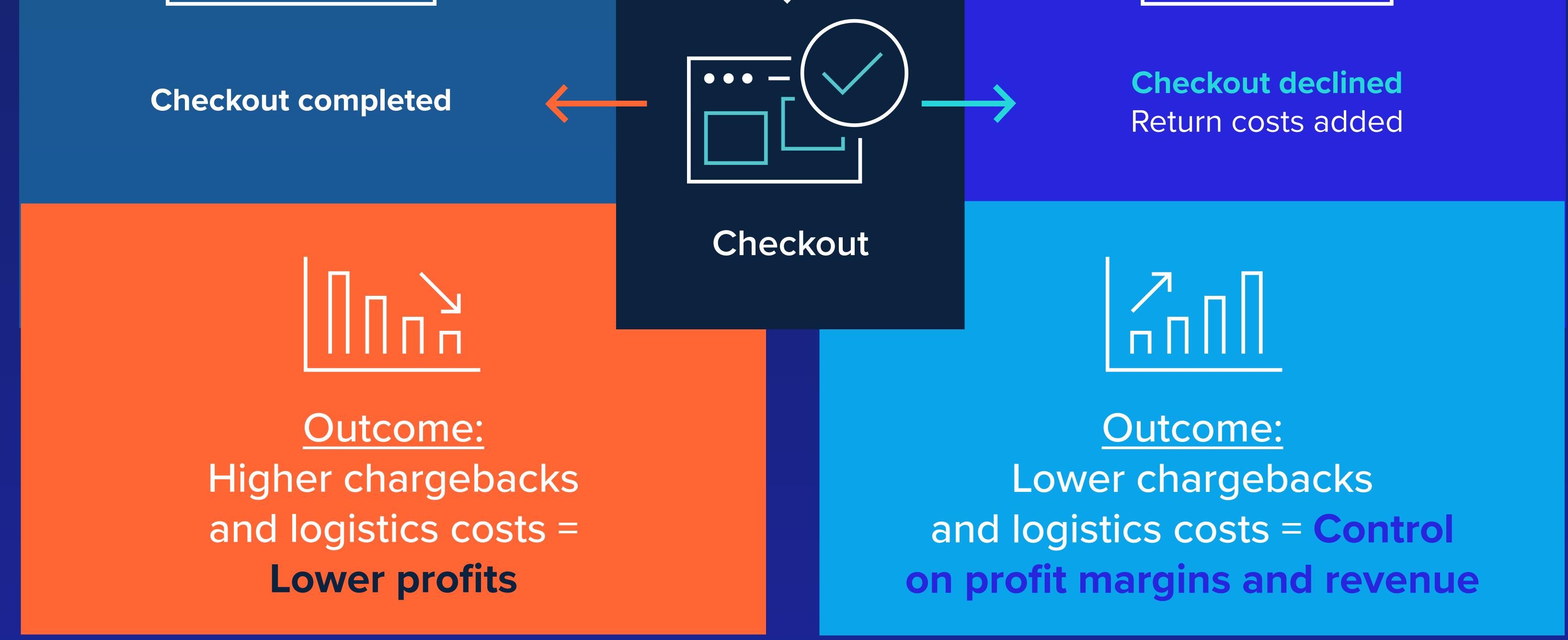


Friendly fraudster

✓ Pre-check out profiling
 ✓ Digital and behavioral ID
 ✓ Post-transaction chargeback management

Al-powered technology Compliant intelligence from banks, billers, and merchants





ACI's AI-powered technology approach allows major brands and their fraud prevention teams to operate confidently in a competitive marketplace.

## Sell more, lose less, maximize margins

ACI is powering the world's payments systems, and we're putting it into your hands. Using one secure API: accelerate AI adoption, reduce chargebacks, and increase consumer confidence. *ACI® Fraud Management<sup>™</sup> for merchants* 



<sup>1</sup> https://ekata.com/resource/return-fraud-the-100-billion-problem-facing-retailers/

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