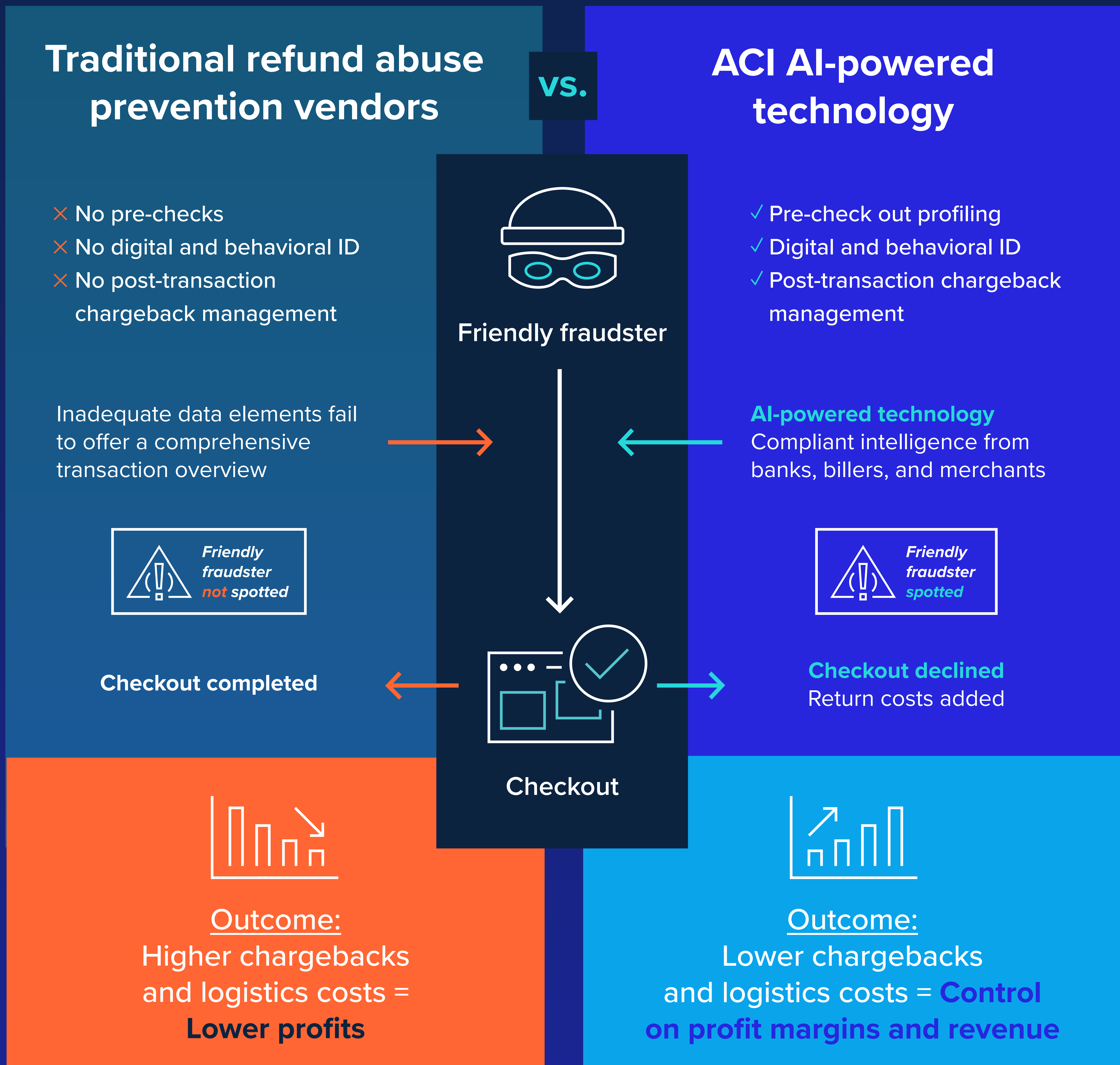


# Friendly fraud costs merchants billions.<sup>1</sup> Stopping scammers starts with you.

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



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™ for merchants**



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