

- Supports a seamless customer experience through real-time identity verification
- Reduces costs by minimizing fraud and chargebacks
- Drives revenues by supporting safe acceptance of cross-border

# Enhanced Fraud Detection Accuracy With Real-Time Identity Verification

## The Digital Identity Challenge

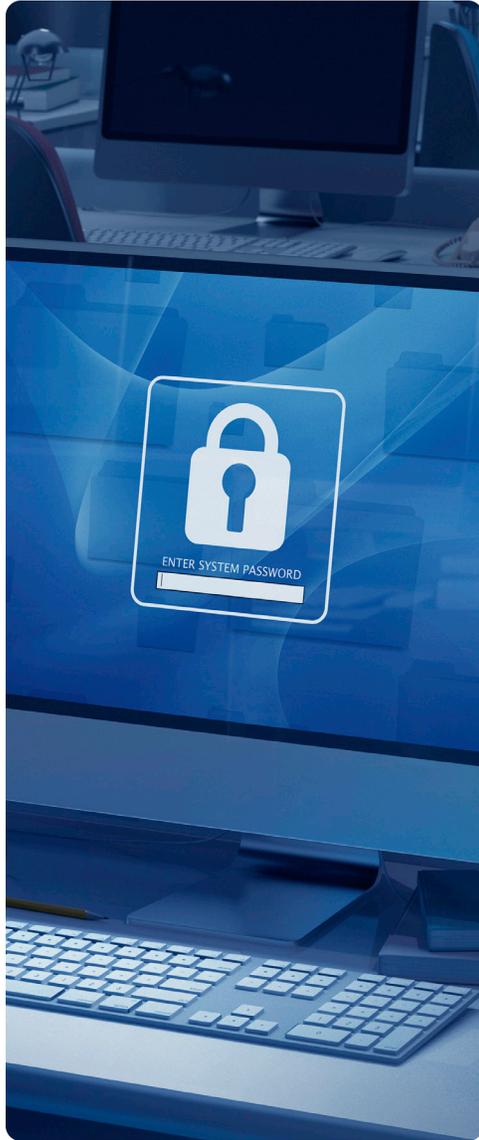
The growing popularity of digital commerce, ever-faster fulfillment methods and increasingly remote customer transactions mean that accurately and rapidly verifying customer identity can be a huge challenge for merchants — particularly for those operating across geographic borders. Adding to that, fraudsters are exploiting this increasing detachment and fulfillment speed to hide their activities with card-not-present fraud soaring and poised to cost online businesses \$130B in lost revenue by 2023.<sup>1</sup>

Inaccurate or slow fraud decisioning does not just cause fraud losses — it can also create high false positive rates and delays in the payments security process which translates to lost revenue and damaged customer relationships.

For these reasons, it has become vital for merchants to equip themselves with sophisticated, real-time tools and comprehensive identity data to power fast, accurate decisions about customer identity to drive sales and minimize fraud.

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## A Global Identity Verification Solution

You can improve the accuracy of your customer identification and fraud decisioning processes by accessing a comprehensive, real-time identity verification solution. The solution supports increased confidence in the identity of a consumer by providing access to real-time global data for the individual across five core data attributes — email, phone, person, address and IP.

The identity verification solution powers:

- **Cross-border solution:** One search that cross-validates emails, phones, physical addresses, names and IP
- **Name checks:** Verifies if the name matches the addresses, emails and phones provided
- **Phone checks:** Indicates whether the phone number and country code are valid, and if they match the provided name and address
- **Email checks:** Indicates the age of the email account, whether the email is valid, active and if the registered name matches the provided name
- **Address checks:** Verifies if addresses are real, valid and if the resident name matches the name provided
- **IP address checks:** Indicates if the IP is risky and verifies its location

The results of these checks are combined to produce a “confidence score” — a real-time, predictive score derived from 21 data signals and transactional patterns from a proprietary network and machine learning algorithms.

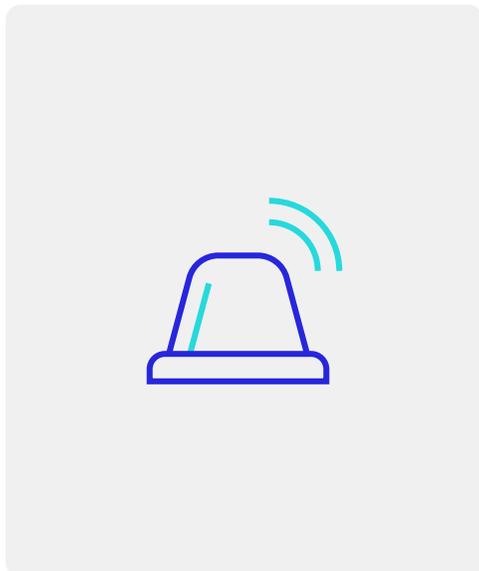
This score can then be used to power near-instant decisions about the validity of a customer order — acting fast to help keep the sales funnel flowing and stop fraud in its tracks.

## The Benefits

Using the comprehensive international data available through this identity verification solution, you can identify legitimate customers, prevent fraudulent transactions and smooth the account creation process. The solution can deliver:

- Cost reduction via reduced fraud and chargebacks
- Revenue uplift through increased conversions and acceptance of cross-border transactions
- Improved customer experience with seamless, accurate, real-time decisioning and faster order approval

The reduction in both fraud and false positives delivered by this service can not only deliver significant cost and revenue benefits, but also helps protect your brand reputation and valuable customer relationships.



ACI Worldwide is a global leader in mission-critical, real-time payments software. Our proven, secure and scalable software solutions enable leading corporations, fintechs and financial disruptors to process and manage digital payments, power omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with a local presence to drive the real-time digital transformation of payments and commerce.

## LEARN MORE

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## 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 have access to the very best specialist expertise and technology.

The identity verification solution available to you is provided by our trusted global partner, Ekata, a leading international identity data company. ACI clients can easily connect to the Ekata Pro Insight solution directly via their ACI customer service interface, providing a streamlined user experience.

For more information on how you can access this highly effective identity verification solution, please email [contact@aciworldwide.com](mailto:contact@aciworldwide.com) or speak to your customer success manager.

## About Ekata

Ekata Inc., a Mastercard company, empowers businesses to enable frictionless experiences and combat fraud worldwide. Our identity verification solutions are powered by the Ekata Identity Engine, which combines sophisticated data science and machine learning to help businesses make quick and accurate risk decisions about their customers. Using Ekata's solutions, businesses can validate customers' identities and assess risk seamlessly and securely while preserving privacy. Our solutions empower more than 2,000 businesses and partners to combat cyberfraud and enable an inclusive, frictionless experience for customers in over 230 countries and territories.

<sup>1</sup> <https://www.retaildive.com/news/digital-card-not-present-fraud-to-hit-130-billion-by-2023/545171/>