

- Reduces costs by minimizing fraud, chargebacks and manual reviews
- Boosts acceptance by increasing confidence around customer identity
- Improves profitability by blocking fraud and supporting genuine customers

VALUE-ADDED SERVICES  
FOR ACI MERCHANTS

# Boost Sales and Reduce Fraud With a Comprehensive Transaction Risk API

## A Mobile-First, High-Risk Market

eCommerce continues to boom and flourish, but the rapid growth of transaction volumes also brings a heightened risk of fraud. The relative anonymity of online transactions offers an ideal environment for fraudsters to easily hide their activities among the bulk of genuine customer orders.

Fraud continues to be an expensive cost of business for many merchants — with every dollar of fraud now costing merchants over three times as much in costs, fines and fees. Fast and accurate fraud prevention has never been more critical, but unfortunately, it is also increasingly difficult to verify genuine customers as they shop ever-more remotely, across channels and borders.

If loyal customers are caught up in delayed manual review processes, or worse still, inadvertently declined, merchants can be hit with even more damage to their bottom line through lost sales and dissatisfied customers.

Merchants must find ways to verify shopper identity using as many data points and sophisticated methods as possible.



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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AFL1511 06-22

## Reduce Risk, Boost Opportunity

By accessing Transaction Risk API — delivered by Ekata, a MasterCard company, as part of ACI® Fraud Management™ for merchants — ACI Worldwide customers can improve the accuracy of their identity verification process. This API analyzes core identity elements of email, IP, phone, address and name, utilizing 21 data signals, transactional patterns from a proprietary identity network and machine learning to provide a real-time, identity risk score.

Since the analysis and scoring happens in a matter of milliseconds, the solution can deliver fast, accurate information to decisioning workflows that powers a stronger customer experience, as well as blocking fraud.

## The Benefits

This comprehensive, smart identity capability helps to quickly and accurately identify genuine customers and take fast action to stop fraudsters. The solution can:

- Provide a fast and trusted experience to boost customer lifetime value and sales
- Improve verification and validation of cross-border transactions with reliable international data
- Improve accuracy and cut costs by reducing manual review, chargebacks and false positives
- Boost acceptance and faster order confirmations by confirming genuine customer identity

## 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.

Ekata's Transaction Risk API works efficiently with the ACI Fraud Management solution with a real-time callout that helps increase fraud detection accuracy and deliver enhanced control of your fraud and customer management processes.

No technical integration is required — ACI customers can easily connect to the Ekata Transaction Risk API via their CSI. This approach ensures fast deployment, minimal investment, maximum ROI and ease of use.

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.