



ACI Worldwide and BigDataCorp Deliver Safer Access to eCommerce in Brazil Through Increased Fraud Detection Accuracy

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- CPF identity verification service helps merchants identify genuine customers, adds extra layer of validation to keep fraudsters at bay
- Joint solution increases fraud detection accuracy and boosts acceptance rates
- Merchants benefit from operational efficiencies and reduced fraud and chargebacks

MIAMI--(BUSINESS WIRE)--Apr. 14, 2021-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [real-time digital payment software and solutions](#), today announced that it has partnered with BigDataCorp, a leading Latin American data specialist, to provide eCommerce merchants operating in Brazil with a CPF (Cadastro de Pessoas Físicas or Natural Persons Register) identity verification service, which adds an extra layer of validation for genuine customers. With this service, merchants in Brazil can ensure only legitimate orders are approved.

The CPF number, assigned to individuals by the Brazilian revenue agency, is a taxpayer registry identification number, which merchants can use to validate a purchase by checking if a customer is in good standing. With the [ACI Secure eCommerce](#) and BigDataCorp solutions, merchants can send and cross-reference specific CPF data for validation, allowing them to safely transact with Brazilian customers and easily detect any fraudulent activity. The BigDataCorp solution works seamlessly with ACI Secure eCommerce to increase fraud detection accuracy without the need for technical integration.

"Fraud is prevalent in Brazil and chargebacks are commonplace. In addition, poor transactional data quality and availability can make fraud detection a challenge. The CPF card is essential to enabling a successful checkout experience," said Thoran Rodrigues, CEO, BigDataCorp. "The addition of the CPF card validation in an order provides merchants with a higher level of confidence around the authenticity of a purchase and helps them contain costs by reducing fraud and chargebacks. Our partnership with ACI is important for merchants looking to expand their business in Brazil."

With the ACI and BigDataCorp partnership, required data is submitted to the third party on behalf of merchants. A real-time callout, data and communication exchange improves fraud detection accuracy and delivers enhanced control of the fraud and customer management processes. Merchants can increase operational efficiencies by reducing manual review volumes, which results in not only cost savings, but also market growth.

"While Brazil has seen a significant boost in eCommerce over the last year, fraud has also run rampant. With mobile commerce expected to reach \$20 billion by 2023, merchants and their customers need extra protection," said Debbie Guerra, executive vice president, ACI Worldwide. "By partnering with BigDataCorp, we are enabling our customers and prospects to safely do business in a key emerging market, with an increasingly mobile-first population."

About ACI Worldwide

[ACI Worldwide](#) is a global software company that provides mission-critical [real-time payment solutions](#) to corporations. Customers use our proven, scalable and secure solutions to process and manage [digital payments](#), enable [omni-commerce payments](#), present and process [bill payments](#), and manage [fraud and risk](#). We combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

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