



ACI Worldwide Outperforms Industry Peers in Latest eCommerce Fraud Prevention KPIs

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MIAMI--(BUSINESS WIRE)--Oct. 14, 2021-- [ACI Worldwide](#), a leading global provider of [real-time payments and digital payment software solutions](#), today announced that its ACI [Secure eCommerce](#) solution has outperformed the latest global eCommerce fraud prevention industry benchmarks published by the Merchant Risk Council (MRC), an international member-based organization promoting eCommerce fraud knowledge. ACI eCommerce has outranked all key fraud prevention KPIs, including acceptance and deny rates, as well as challenges and chargebacks.

According to the research, ACI eCommerce acceptance rates across all industry sectors average 98 percent, compared to the global industry benchmark average of 74.4 percent, while ACI denial rates average 0 – 0.2 percent compared to the industry benchmark average of 5.5 percent, as published in the MRC's latest [2021 Global Fraud Survey](#). Overall, industry-wide performance KPIs have fallen compared to 2019, ACI's performance scores have improved over the same period.

The MRC report surveys more than 650 merchants globally and examines the business impact of fraud, the range of fraud attacks merchants are experiencing. The report also captures fraud prevention strategies to understand how merchants address payment fraud at both a strategic and tactical level.

"We are proud that our multi-layered approach to fraud prevention—including machine learning, predictive and behavioral analytics, customer profiling techniques, unlimited rules, and the sharing of intelligence—is outperforming global industry KPIs," said Debbie Guerra, head of merchant solutions, ACI Worldwide. "The rise of eCommerce over the last 18 months has created a radically new fraud environment. Fraudsters have been actively exploiting loopholes in an environment characterized by new customer buying journeys and payment habits, in which old ways of detecting and preventing fraud no longer work."

Key Findings at a Glance:

All Sectors:

- *ACI KPIs Global*: Accept rate: +98% Deny rate 0 – 0.2%, Challenges 1 – 1.5%, Chargebacks: 0.08%
- *MRC Market Average Global*: Accept rate: 74.4%; Deny rate: 5.6%, Challenges: 20%; Chargebacks: 2.7%
- *MRC Market Average Europe* Accept rate: 77.2%; Deny rate: 2.8%, Challenges: 20%; Chargebacks: 2.6%

Retail Sector ACI KPIs: Accept rate: 98%; Deny rate: 0 – 0.5%; Challenges: 1 - 1.5%; Chargebacks: 0.03%

Home Improvement Sector ACI KPIs: Accept rate: 99%; Deny rate: 0 – 0.3%; Challenges: 0-0.5%; Chargebacks: 0.01%

Gaming Sector ACI KPIs: Accept rate: 98%; Deny rate: 1 – 2%; Challenges: 0 - 0.1%; Chargebacks: 0.1%

Travel Sector ACI KPIs: Accept rate: 99%; Deny rate: 0 - 0.2%; Challenges: 0 – 0.6%; Chargebacks: 0.02%

Telco Sector ACI KPIs: Accept rate: 98%; Deny rate: 1 – 2%; Challenges: 0 - 0.1%; Chargebacks: 0.16 %

ACI [Secure eCommerce](#) is a holistic platform that combines a powerful payments gateway, sophisticated real-time fraud prevention capabilities and advanced business intelligence tools, with rich functionality and support from a world-class team of payments fraud experts. It is designed to make payments part of a smooth, seamless, and secure customer journey, and gives eCommerce merchants access to an extensive global payments network with the confidence that customers and transactions are protected against fraud. The multi-layered solution combines innovative machine learning models, predictive and behavioral analytics, customer profiling techniques, unlimited rules, and shared fraud data to maximize acceptance while reducing fraud and chargebacks. ACI Secure eCommerce is highly flexible and can be tailored to the risk profiles of each channel, payment method, customer profile and market.

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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