

John Lewis Reappoints ACI Worldwide to Provide eCommerce Fraud Detection and Prevention

One of the UK's largest omni-channel retailers utilizes ACI's UP Retailer Payments solution to help ensure optimal customer experiences

LONDON--(BUSINESS WIRE)-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced that it has expanded its longstanding partnership with [John Lewis](#), one of the UK's largest omni-channel retailers.

ACI provides John Lewis with a sophisticated [eCommerce fraud detection](#) and prevention solution powered by ACI ReD Shield, which offers the retailer unique insight into its fraud risk and online customer activity. ReD Shield is a real-time [fraud prevention](#) solution designed to enable businesses to protect revenues, support growth and enhance customer experience.

"Today's retailers are being faced with rapid change in terms of channels, payment mechanisms and customer demands. For an eCommerce merchant's security team, this makes it harder to know where there may be a threat and how to counter it. Crucially, fraud teams have to increase security whilst at the same time ensure customer satisfaction rates," said Andy McDonald, vice president, ACI Worldwide. "Retailers need a combination of fraud rules and analytics that add speed and sophistication to fraud detection, and they need access to global fraud intelligence that can help them interpret and respond to fast changing patterns of fraud. Our ongoing work with John Lewis has delivered a responsive solution that allows the retailer to focus on providing a high quality, seamless and secure service for its customers."

Card-not-present (CNP) fraud is a challenge faced by many multi-channel businesses, as these transactions do not involve the cardholder or the card at the point-of-sale. According to the UK Card Association, 331.5 million GBP was lost in 2014 on fraudulent CNP transactions with UK-issued cards alone.

"Ensuring a memorable and convenient customer experience is paramount to our business, as the online retail landscape continues to quickly evolve," said Mark Crowley, Senior Manager, Payment Protection Team, John Lewis. "Our partnership with ACI focuses on mitigating this risk through real-time and retrospective intelligence and a reliable remote transaction process, so that we can focus on providing our customers with a safe and responsive omni-channel offering."

ACI UP [Retailer Payments](#) provide a holistic security and fraud solution designed to address PCI compliance requirements. It offers retailers a platform that supports consumer payments from all channels—whether the retailer is processing high-volume credit and debit card-based payments from thousands of retail locations, deploying a pre-paid solution via a mobile wallet, or processing multi-national payments. UP Retailer Payments are a key component of ACI's UP portfolio of solutions, which orchestrate all aspects of payments processing for any payment type, any channel, any currency and any network.

About ACI Worldwide

ACI Worldwide, the [Universal Payments](#) (UP) company, powers electronic payments for more than 5,000 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries as well as 300 of the leading [global retailers](#) rely on ACI to execute \$14 trillion each day in payments. In addition, thousands of organizations utilize our electronic bill presentment and payment services. Through our comprehensive suite of software and SaaS-based solutions, we deliver real-time, any-to-any payments capabilities and enable the industry's most complete omni-channel payments experience. To learn more about ACI, please visit www.aciworldwide.com. You can also find us on Twitter [@ACI_Worldwide](#).

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