

WL ONE COMMERCE HUB

RED SHIELD

KEEPING YOUR

BUSINESS SAFE



Are your fraud levels restricting your growth? Are you turning away genuine customers?

E-commerce fraud is perpetually on the rise. Fraudsters change their methods and adopt new technology with merciless energy, and keeping up with emerging threats is a constant challenge for any online business.

To meet your needs for a robust, flexible fraud prevention system, Worldline has partnered with ACI Worldwide to bring you the first-rate ACI ReD Shield® fraud management solution.

The ACI ReD Shield® Advantage

- Reduces fraud and chargebacks, protecting your revenues
- Improves conversion rates, helping you grow your business
- Minimizes false positives and manual reviews, enhancing the customer experience
- Exposes emerging fraud trends, enabling you to prepare and prevent
- Provides instant, accurate decisions on all transactions across channels, geographies and payment methods

6 REASONS WHY YOU SHOULD CHOOSE RED SHIELD®

1 CONSORTIUM DATA: STRENGTH IN NUMBERS

If data is king in the fight against fraud, big data is the emperor. Data from your own customer base can help you see patterns, but true intelligence requires a deep understanding of emerging trends across industries and geographies.

ReD Shield is constantly updated with information from internal and external sources — including hot card files, chargeback data, anonymized data from other merchants and information traded on the dark web. The result? Everyone using the platform can detect and prevent fraud faster.

4 YOUR WINDOW INTO CHANGING FRAUD PATTERNS

There is no doubt that a well-defined fraud management strategy will protect your business and optimize checkout conversion. However, the story doesn't end there. It is vital that you continue to monitor and update your strategy as fraudsters continue to develop new methods of attack. What worked yesterday might not be as effective today or next week.

The ReD Shield business intelligence portal ReDi™, provides an invaluable window into transaction data, enabling customers to continuously monitor and refine their fraud prevention rules to stop fraud faster.

2 EXPAND YOUR BUSINESS WITH CONFIDENCE

The ReD Shield rules engine is informed by powerful machine learning algorithms. The flexible, unlimited rules are tailored by vertical and even by merchant depending on requirements.

These flexible rules and alerts enable you to adapt to new channels, markets, payment types and sales trends and respond to changes in fraud patterns fast.

5 CUSTOMER PROFILING: KNOW YOUR GOOD CUSTOMERS?

To minimize fraud and maximize conversion, identifying fraudsters isn't enough. A high-performing fraud management solution must also positively identify good buyers.

ReD Shield offers sophisticated profiling at both a local and global level, so you can delight your genuine customers, boost conversion, and cultivate loyalty.

3 REAL TIME, ALL THE TIME FRAUD SCREENING

The ability to screen transactions in real time has never been more important, but there is proven value in the ability to retrospectively screen transactions too.

Re-screening live orders against newly received fraud intelligence within ReD/ gives you the opportunity to block fraudulent activity at different points in the transaction cycle, even after a transaction has been accepted but is later linked to potentially fraudulent data.

6 THE HUMAN CONNECTION

While technology provides powerful tools for preventing fraud, human expertise is still fundamental. A global team of 30 expert analysts ensures that the ReD Shield solution constantly adapts to changing patterns of fraud, anywhere in the world, while remaining perfectly tailored to each vertical and even individual business needs.

THE STRENGTH OF THE WORLDLINE AND ACI RED SHIELD® PARTNERSHIP



**PROCESS & SCREEN
ANY PAYMENT,
ANYTIME, ANYWHERE**



**ONE CONTRACT AND
ACCOUNT MANAGER**



**FAST BOARDING,
IMMEDIATE PROTECTION**



**PROVEN
INTEGRATION**

ABOUT WORLDLINE

Worldline [Euronext: WLN] is the European leader in the payments and transactional services industry and #4 player worldwide. With its global reach and its commitment to innovation, Worldline is the technology partner of choice for merchants, banks and third-party acquirers as well as public transport operators, government agencies and industrial companies in all sectors. Powered by over 20,000 employees in more than 50 countries, Worldline provides its clients with sustainable, trusted and secure solutions across the payment value chain, fostering their business growth wherever they are. Services offered by Worldline in the areas of Merchant Services; Terminals, Solutions & Services; Financial Services and Mobility & e-Transactional Services include domestic and cross-border commercial acquiring, both in-store and online, highly-secure payment transaction processing, a broad portfolio of payment terminals as well as e-ticketing and digital services in the industrial environment. In 2019 Worldline generated a proforma revenue of 5.3 billion euros.

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Contact us

To learn more, visit
<https://onecommercehub.worldline.com>

To start exploring how Worldline can help keep your business safe, contact us at
onecommerce@worldline.com

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The mark of
responsible forestry