ACI Worldwide
Real-Time Payments
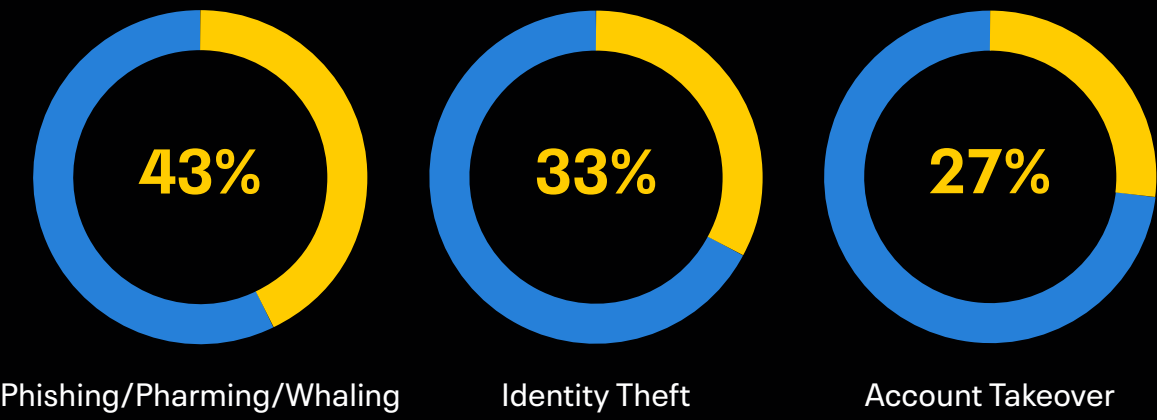
Digital Identity

Striking the balance between security and convenience

Major fraud threats experienced by businesses today[1]

43%
Phishing/Pharming/Whaling

33%
Identity Theft

27%
Account Takeover

Fraudsters exploiting stolen credentials, morphing consumer digital identities and taking over accounts

Email Addresses

Billing Information

Passwords

Banking Data

Personal Health Information

Government-Issued Indentification
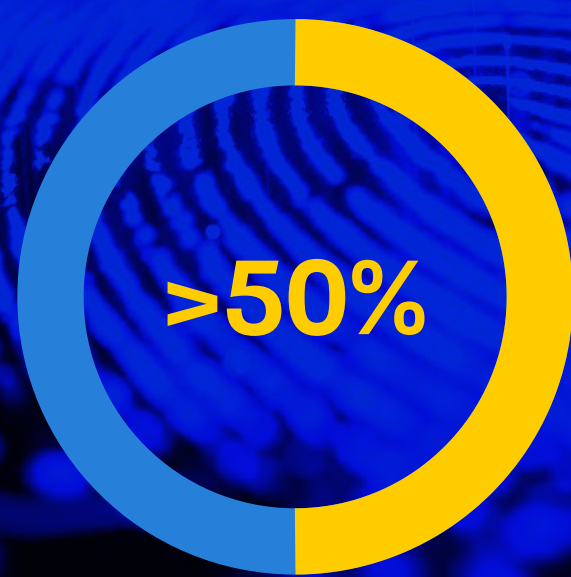
How Are Criminals Exploiting This Space?

Creating synthetic IDs is a preferred method for criminals because:

They are very unlikely to get caught

Synthetic IDs are easy to create based on public data and dark web data

Synthetic ID fraud accounts for **20%** of fraud losses globally[2]

THE CHALLENGE

Striking the balance between data protection and consumer convenience

>50%

Yet, When Tighter Controls Are Put In Place:

More than half of consumers say they'll walk away from a brand if that process slows down their experience[3]

1 in 3 say they'll leave if they are unable to easily log into their account[3]

The mandate for businesses and organizations is clear: Digital identification is a MUST!

WHY?

Every dollar of fraud loss costs the business more than $4[4]

1 in 3 merchants ranked customer identity verification as their top online fraud challenge[4]

THE SOLUTION

Face this challenge head on with **ACI's digital identity services**, a part of the ACI® Fraud Management™ solution

Make the payments experience seamless by utilizing **+10K signals** from multiple sources, **+8,000 AI features** and **500 behavioral attributes**

Discover how ACI's digital identity services can help you save more and lose less