

## ACI Worldwide Recognized as Fraud Innovation Firm of the Year by Finance Monthly

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## ACI's UP Payments Risk Management solution chosen for real-time fraud management and adaptive machine learning capabilities

NAPLES, Fla.--(BUSINESS WIRE)--Feb. 5, 2018-- ACI Worldwide (NASDAQ: ACIW), a leading global provider of real-time electronic payment and banking solutions, has been recognized by Finance Monthly Fintech Awards 2018 as the Leading Fraud Innovation Firm – USA for its <a href="https://linear.com/li

The Finance Monthly Fintech Awards recognize businesses and individuals that are driving the fintech sector forward through innovation in financial technology, including payments innovation, customer experience, data and cybersecurity.

ACI's multi-tiered <u>UP Payments Risk Management</u> solution utilizes advanced data analytics, adaptive machine learning and customer profiling techniques to ensure that valid transactions are processed, while potentially fraudulent ones are identified and isolated. The solution includes a unique combination of patented predictive models, flexible rules engine, automated alerts and processes, business intelligence portal and unrivalled global fraud intelligence – all supported by a team of expert risk analysts.

"Our solution supports the business success of merchants, banks and financial intermediaries operating in a challenging – and constantly evolving – payments landscape," said Andreas Suma, vice president, ACI Worldwide. "It's an honor for our dedicated fraud team to be recognized by Finance Monthly, and validation that our approach – combining extensive fraud and transaction data from across the payments universe with services that range from insights to complex risk strategy development with ACI's global fraud experts – is a winning formula."

ACI's real-time fraud management services protect any payment, regardless of channel (card-present/card-not-present), payment engine, or segment (bank, intermediary or merchant). Flexible deployment models enable the solution to be used on-premise as licensed software, or cloud-based, operated in payments-grade global data centers.

## **About ACI Worldwide**

ACI Worldwide, the <u>Universal Payments</u> (UP) company, powers <u>electronic payments</u> for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our <u>electronic bill presentment and payment</u> services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's <u>private cloud</u>, we provide real-time, <u>immediate payments</u> capabilities and enable the industry's most complete <u>omni-channel payments</u> experience. To learn more about ACI, please visit <u>www.aciworldwide.com</u>. You can also find us on Twitter <u>@ACI Worldwide</u>.

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