



ACI Worldwide and BioCatch Protect Consumers from Online and Mobile Banking Fraud with Behavioral Biometrics

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Companies align to enable banks to better detect fraud online without jeopardizing the user experience

NAPLES, Fla.--(BUSINESS WIRE)--Dec. 10, 2018-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced a collaboration with [BioCatch](#), the global leader in behavioral biometrics, to protect customers from online and mobile banking fraud such as account takeover. In addition to machine learning and advanced analytics capabilities from ACI's [UP Payments Risk Management](#) solution, banks around the world will now benefit from BioCatch's real-time behavioral assessments to identify a wide range of cyberthreats without disrupting the user experience.

Founded in 2011 by experts in neural science research, machine learning and cybersecurity, BioCatch's patented approach analyzes the way users interact with online applications and devices and introduces subtle tests known as "invisible challenges" into their online banking sessions. Users subconsciously respond to these challenges, without sensing any change in their experience. The response provides additional behavioral data that can be used to distinguish a real user from an imposter, whether human or robotic. Together with ACI's UP Payments Risk Management solution and its capability to coordinate data sources and integrate risk services, organizations will be able to better combat new and emerging online threats that compromise business integrity, while maintaining a desirable online user journey.

"As online and mobile banking proliferates, fraudsters are consistently finding new ways to infiltrate banks' systems, creating havoc for consumers and businesses alike," said Avi Turgeman, CTO and founder, BioCatch. "By using behavioral data to distinguish between a genuine customer and a fraudster – whether human or non-human – we are able to detect fraudulent activity in real-time and protect consumers. Our high-profile customer base attests to the significant and measurable ROI that the technology provides coming from reduced fraud losses, lower operational costs, improved customer service and prevention of false declines. These capabilities are complementary to ACI's market-leading fraud management solution."

"New and emerging online threats such as account takeover, social engineering and robotic activity are difficult to keep up with while pursuing an enriched customer experience," said Cleber Martins, global director, Payments Intelligence & Risk Solutions, ACI Worldwide. "By providing banks with cost-efficient access to behavioral biometrics technology from BioCatch, and expanding the powerful enterprise risk management eco-system from ACI, banks can further promote safety and loyalty through the online relationship with their clients, and rest assured that their important assets are being protected on every channel."

ACI's [UP Payments Risk Management](#) uses a combination of machine learning, stronger controls and risk orchestration through a flexible, transparent and sophisticated architecture, empowering businesses to independently succeed. As part of ACI's UP Payments Risk Management solution, ACI Proactive Risk Manager delivers peace of mind in the face of continuously evolving fraud threats.

About ACI Worldwide

ACI Worldwide, the [Universal Payments](#) (UP) company, powers [electronic payments](#) 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 [electronic bill presentment and payment](#) services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's [private cloud](#), we provide real-time, [immediate 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](#).

About BioCatch

BioCatch is a digital identity company that delivers behavioral biometrics analyzing human-device interactions to protect users and data. Banks and other enterprises use BioCatch to significantly reduce online fraud and protect against a variety of cyber threats, without compromising the user experience. With an unparalleled patent portfolio and deployments at major financial institutions and global enterprises around the world that cover 90 million users to date, BioCatch has established itself as the industry leader. For more information, please visit www.biocatch.com.

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Source: ACI Worldwide, Inc.

Dan Ring

E-mail: dan.ring@aciworldwide.com

Phone: 781-370-3600

Nidhi Alberti

Email: nidhi.alberti@aciworldwide.com

Phone: 781-370-3600