



ACI Empowers Everlink to Launch New Machine Learning Fraud Management Solution

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ACI's UP Payments Risk Management solution delivers adaptive machine learning and regression modeling to Everlink's eSCORE

NAPLES, Fla. & TORONTO--(BUSINESS WIRE)--Sep. 9, 2019-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced that Everlink Payment Services Inc., a leading provider of payments solutions and services for credit unions, banks, and small and medium enterprises across Canada, has extended its deployment of ACI's [UP Payments Risk Management](#) solution to drive its new machine learning fraud management solution – eSCORE™.

Having recently launched a co-badged debit card product which offers additional channels for use, including card-not-present transactions, Everlink needed to enhance its fraud prevention strategies for both its credit union and bank partners, as well as their members. The company required an intuitive machine learning offering to scale up its existing skills and expertise and drive efficiencies while maintaining high security standards. Leveraging the ACI Model Generator™ within UP Payments Risk Management, Everlink quickly built and deployed machine learning models to drive its eSCORE fraud management solution, which analyzes multiple features of each debit card transaction and prevents face-to-face and card-not-present fraud.

“As payment card fraud continues to evolve, we needed to protect our clients and their customers as they encounter new risks brought on by innovative payment options such as mobile wallets and co-badged debit cards,” said Michelle Burger, General Manager, Card Management and Fraud Solutions, Everlink. “With ACI's Model Generator, we're able to use advanced machine learning to analyze face-to-face and card-not-present debit card transactions, enhancing fraud detection rates and reducing false positives.”

“Everlink has contributed to Canada's market-wide low debit card fraud rates, and now its market leading offering, eSCORE, will take the brand and its market share to new heights,” said Cleber Martins, Head of Payments Intelligence, ACI Worldwide. “ACI's Model Generator was designed to enable multiple options and flexibility in machine learning deployments, and it has empowered Everlink to become a differentiator in the market with its new machine learning solution.”

ACI's UP Payments Risk Management solution offers banks, financial intermediaries and merchants a cloud-based, 360-degree approach to enterprise fraud management. The ACI Model Generator makes data accessible and relevant by extracting new and valuable customer insights from the massive amounts of data available – big, small, dispersed or centralized. Operators are empowered to build new and unlimited analytics models within mere hours, expanding the already powerful capabilities now offered with UP Payments Risk Management.

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](#).

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