



## ACI Worldwide and Three UK Partner to Combat eCommerce Payments Fraud

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*Three UK, one of the UK's largest telco companies, to utilize ACI's award-winning fraud prevention solution ReD Shield, delivering real-time fraud management to fight growing threat of online fraud*

NAPLES, Fla. & LONDON--(BUSINESS WIRE)--Jul. 22, 2020-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced it is extending its partnership with [Three UK](#) to combat eCommerce fraud, which has increased during the Covid-19 pandemic. The telco leader will enhance its online fraud management and prevention efforts by leveraging ACI's award-winning fraud management offering [ReD Shield](#), part of ACI's UP [Payments Risk Management](#) solution.

Since the beginning of the Covid-19 crisis, [global eCommerce transactions](#) across many sectors have risen dramatically. The UK telco sector for example saw a 36 percent rise in May in online transactions compared to the previous year. However, the growth in eCommerce volumes has also resulted in an increase in fraud, as fraudsters are using the surge in online activity to target unsuspecting consumers and merchants.

ACI's ReD Shield offers Three UK a multi-layered fraud strategy that uses a combination of consortium intelligence, profiling, machine learning and rules—a powerful approach that enables merchants to separate legitimate customers from fraudsters.

"The current crisis is likely to lead to a long-term behavioral change with millions of consumers opting for the convenience of shopping online instead of at brick-and-mortar shops," said Andrew Quartermaine, vice president, ACI Worldwide. "However, this change also presents new opportunities for fraudsters, and merchants could be hit by a tidal wave of new fraud cases if they do not act. To protect transactions in the eCommerce space, a sophisticated fraud monitoring and prevention solution is crucial."

"Our work with ACI Worldwide has enabled us to navigate the evolving and increasingly complex fraud market so we can better protect our business," Martyn Cokayne, head of fraud risk, Three UK. "We're pleased to extend our relationship with ACI, collaboratively working to maintain the highest standards in security and fraud protection across our online platforms."

### About ACI Worldwide

ACI Worldwide powers [electronic payments](#) for more than 6,000 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 presentation 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](http://www.aciworldwide.com). You can also find us on Twitter [@ACI\\_Worldwide](#).

### About Three UK

Three launched in 2003 as the UK's first 3G only network, laying its foundations as the network that was born to be different. Today Three is a connectivity company that connects people to people, people to things and things to things and has more than 10 million customers. An average Three customer uses 3.5 times more mobile data than the industry average and its network today covers 99% of the UK population. Three UK is part of the CK Hutchison Holdings Ltd group of companies, which has mobile operations in 11 countries. We employ more than 4,800 people across our offices in Maidenhead, Glasgow and Reading and our 311 retail stores.

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