



ACI Worldwide Fraud Management Lauded by Retail Systems Awards

June 25, 2021

ACI's incremental learning technology—part of its award-winning merchant fraud management solution—recognized as “Artificial Intelligence Project of the Year”

MIAMI, FLA. —June 25, 2021 —[ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [real-time electronic payment and banking solutions](#), has been recognized by Retail Systems Awards 2021 for its innovative approach to using machine learning to detect and prevent fraud. In the category “Artificial Intelligence Project of the Year,” ACI was honored for how it enhances machine learning models with incremental learning.

Incremental learning technology represents a considerable advancement over the traditional approach to using machine learning in [merchant fraud prevention](#), where models need to be “re-trained” as fraud patterns change. Models using incremental learning make small adjustments on an ongoing basis to ensure they remain relevant. This is especially important as fraudsters become more sophisticated but also as genuine consumer behavior changes over time. The use of incremental learning also allows the model to change itself in production when new behaviors are observed, meaning that fraud prevention strategies can be self-evolving.

[Since launching in early 2020](#), ACI has carried out extensive testing and analysis of the performance of incremental learning in a live production setting and has seen higher performance in fraud detection and improved ability to detect new threats. The technology underpinning incremental learning is patent pending.

“Fraud is evolving more rapidly than ever, so the tools used to detect and prevent it need to be highly adaptable and responsive to emerging threats,” said Debbie Guerra, executive vice president – merchant solutions, ACI Worldwide. “It’s an honor for our talented fraud and data science teams to receive this recognition from Retail Systems and is proof that our approach —combining modern and market-oriented machine learning with a multi-tiered fraud strategy —is helping payment providers and merchants to gain the upper hand in the fight against fraud.”

This latest recognition reinforces ACI Worldwide’s global leadership position in [real-time fraud management for merchants](#). Its offering is available as a standalone solution, or as part of [ACI Secure eCommerce](#) and [ACI Omni-Commerce](#).

About ACI Worldwide

[ACI Worldwide](#) is a global software company that provides mission-critical [real-time payment solutions](#) to corporations. Customers use our proven, scalable and secure solutions to process and manage [digital payments](#), enable [omni-commerce payments](#), present and process [bill payments](#), and manage [fraud and risk](#). We combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

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