



ACI Worldwide Protects More Than One Billion Consumers Globally from Fraud in the Era of Open Banking and Real-Time Payments

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- COVID 19 has accelerated global shift to real-time and digital payments, creating radically different fraud landscape
- ACI's Enterprise Fraud Management solution is increasingly used by financial institutions worldwide – with a 33 percent increase in consumers protected just over the last two years

MIAMI--(BUSINESS WIRE)--Aug. 23, 2021-- [ACI Worldwide](#), a leading global provider of [real-time digital payment software solutions](#), today announced that it protects more than one billion consumers globally from new and emerging threats in the era of real-time payments and open banking through its award-winning [ACI Fraud Management](#) solution.

While the [pandemic has accelerated the global shift toward real-time and digital payments](#), it has also accelerated the creation of digital accounts—including new accounts from the previously unbanked population. ACI saw an increase – of 33 percent – in consumer digital accounts in just over the last two years. In addition, the transactional volumes being protected by ACI have more than doubled since 2019 as financial institutions worldwide continue to battle new and emerging threats, including identity fraud, internal fraud, account takeover and a rising number of other illegal activities across all channels.

[ACI Fraud Management](#) delivers enterprise fraud prevention capabilities that are crucial to successfully protecting customers in today's fraud environment. The solution offers advanced machine learning as well as behavioral biometrics capabilities, predictive analytics and expertly defined rules—helping banks identify and mitigate financial crime. It includes the ACI Model Generator, which enables business users to create and maintain their own predictive machine learning models within minutes. In addition, it offers a wide range of sophisticated capabilities in the areas of Know Your Customer (KYC) and Anti-Money Laundering (AML). ACI's unique network intelligence approach delivers an industry, regional, and market-wide view of emerging threats.

"We hit an important milestone with the protection of one billion consumers, but the key is providing our customers with the immediate protection they need and staying several steps ahead of fraudsters looking to exploit consumers in the vulnerable situation created by the pandemic. Running one cost-effective, scalable enterprise solution is the best way to adapt in today's new environment," said Cleber Martins, Head of Payments Intelligence and Risk Solutions, ACI Worldwide. "ACI Fraud Management offers more fraud protection from a single solution. Banks worldwide are looking to consolidate their technology and data into cloud-ready platforms that drive innovation and operational efficiencies, which ACI Fraud Management delivers on all fronts."

The solution is now available as a subscription plan for mid-tier banks, hosted in the [Microsoft Azure](#) public cloud environment.

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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