



ACI Fraud Management Incremental Learning Technology Receives Full Patent Approval

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Innovative industry-first approach to machine learning considerably enhances fraud protection for merchants and financial institutions

MIAMI--(BUSINESS WIRE)--Sep. 21, 2021-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [real-time payments and digital payment software solutions](#), today announced that the patent for its incremental learning technology – an innovative industry-first approach to [machine learning](#) – has received full approval.

Incremental learning technology is an integral part of [ACI Fraud Management](#) and considerably enhances fraud protection for merchants and financial institutions. While traditional machine learning models need to be 're-trained' as fraud patterns change, models using incremental learning make small adjustments on an ongoing basis, allowing the model to adapt itself in production when new behaviors are observed.

"Fraud attempts on financial institutions and merchants continue to rise globally, while fraud patterns are evolving more rapidly than ever," said Debbie Guerra, head of merchant segment, ACI Worldwide. "Incremental learning is a key development in the fight against fraud – a technology that is highly adaptable and responsive to emerging threats. Its full patent approval is a recognition of the innovative approach of our dedicated data science team."

"As the first solution provider globally to roll out this incremental learning technology, ACI has set itself apart in a competitive and rapidly advancing fraud prevention market," commented Jimmy Hennessy, head of data science, ACI Worldwide. "Incremental learning is a realization of our multi-year investment and will strengthen our sophisticated fraud monitoring and prevention solutions, helping customers to dramatically reduce payments fraud."

ACI Worldwide has more than 20 years' experience in designing and implementing machine learning models, which have long been a fundamental element within [ACI Fraud Management](#). Machine learning models, combined with incremental learning technology, are capable of analyzing large amounts of complex data to identify fraudulent behaviors and alert future suspicious transactions, enabling merchants and financial institutions to minimize fraud losses while keeping revenue high.

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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