



## ACI Worldwide Launches Network Intelligence Technology to Combat Real-Time Payments Fraud

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- New technology enables banks and payment providers to share industry-wide fraud signals to leverage machine learning technology more effectively

MIAMI--(BUSINESS WIRE)--Nov. 15, 2021-- [ACI Worldwide](#), a leading global provider of [real-time payments and digital payment software solutions](#), today launched its proprietary [Network Intelligence Technology](#) as an integral part of [ACI Fraud Management](#).

The new technology enables banks, processors, acquirers, and networks to augment fraud prevention strategies by allowing them to securely share industry-wide fraud signals by feeding their machine learning models and leveraging their machine learning technology more effectively. It offers industry players a new, hybrid approach towards fraud prevention, combining the strength of custom, proprietary signals and complementing them with signals exchanged within the consortium of industry participants.

The launch comes against the backdrop of rising global levels of new fraud attacks and increased calls for more collaboration among industry players. The rise of digital and real-time payments due to the Covid-19 pandemic has seen fraudsters and scammers increasingly focus on real-time payments channels, targeting unsuspecting customers through [Phishing](#) and social engineering scams. APP fraud increased [71% during the first half of 2021 in the UK](#), overtaking card fraud rates for the first time. The [levels of fraud in the UK now pose a national security threat](#), industry body UK Finance has warned.

"ACI's unique Network Intelligence Technology adds another layer to one of the most sophisticated fraud prevention and management solutions on the market today," commented Cleber Martins, Head of Payments Intelligence and Risk Solutions, ACI Worldwide. "New ways of industry collaboration are crucial for improving fraud prevention. ACI's unique network intelligence approach will help financial institutions and payment providers to develop macro insights and beat fraudsters with valid models that are weighted appropriately across all parties."

ACI's [Network Intelligence Technology](#) allows industry players to:

- Consume, distribute, and exchange secure fraud signals without exposing raw data
- Adopt a new, hybrid approach towards fraud prevention, combining the strength of custom, proprietary signals and complementing them with signals exchanged within the consortium
- Incorporate signals from third-party fraud intelligence sources
- Choose which insights to adopt into models and which to contribute to community findings
- Leverage transparent, individual signals rather than a single opaque model dominated by the largest contributor
- Create informative and contextually meaningful data features, focused on individual requirements
- Understand localized threats before they become endemic

[ACI Fraud Management](#) delivers enterprise fraud prevention capabilities that are crucial to successfully protecting customers in a real-time fraud environment. The solution offers advanced machine learning as well as behavioural biometrics capabilities, predictive analytics, and expertly defined rules—helping banks identify and prevent real-time fraud. It includes the ACI Model Generator, which enables business users to create and maintain their own predictive machine learning models within minutes which can be specific to real time instant payments. ACI's unique network intelligence approach delivers an industry, regional, and market-wide view of emerging threats.

### 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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