



ACI Worldwide Launches Innovative ACI Fraud Scoring for Financial Institutions

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- *Industry-First Fraud-Scoring Platform Uses ACI's Patented Incremental Learning Technology, Enabling Banks to Reduce Fraud Losses by up to 75 Percent*
- *New Service Is Available via the Public Cloud to FIs in North America and Europe*

MIAMI & LONDON--(BUSINESS WIRE)--Mar. 9, 2022-- [ACI Worldwide](#) (NASDAQ: ACIW), the global leader in mission-critical, [real-time payments software](#), today announced the launch of [Fraud Scoring Services](#)—an industry-first fraud scoring platform delivering next-generation machine learning capabilities for financial institutions of all sizes to deliver real-time fraud detection and prevention.

Underpinned by ACI's award-winning patented [Incremental Learning](#) technology, ACI Fraud Scoring Services can enable banks to reduce fraud losses by up to 75 percent. The service is being rolled out in North America and Europe first, with plans to expand globally in the coming months.

"We are excited to launch *Fraud Scoring Services* as part of ACI's layered approach to machine learning," said Cleber Martins, head of Payments Intelligence and Risk Solutions, ACI Worldwide. "In today's real-time environment, machine learning is crucial as part of an effective fraud prevention operation, but developing, managing and staying up-to-date with machine learning strategies is a challenge for most businesses. ACI's new managed service enables financial institutions of all sizes to access state-of-the-art artificial intelligence capabilities for a fraction of the cost, making fraud prevention more inclusive and helping to combat fraud more effectively."

Key Advantages and Benefits of ACI Fraud Scoring Services:

- Offers complex machine learning capabilities based on ACI's incremental learning capabilities, improving operational efficiency, increasing fraud detection, and reducing costs
- Patented technology solves machine learning model degradation, retaining efficiency 5X longer than traditional models
- ACI takes on full responsibility for selecting the best model(s) for each customer need, monitoring, and retraining of models as needed, including model governance
- Off-the-shelf model library and shared intelligence available for quick on-boarding and immediate results protecting—from day one—include new payment methods, channels, segments.
- Connected through APIs and offered through ACI's Public Cloud Environment via Microsoft Azure—minimum latency to be used for real-time decisioning

Incremental learning technology is an integral part of [ACI Fraud Management](#), ACI's award-winning enterprise fraud management and prevention solution. The solution offers advanced machine learning and behavioral biometrics capabilities, predictive analytics, expertly defined rules, and ACI's [Network Intelligence Technology](#) to help banks identify and mitigate financial crime.

[Incremental learning](#) considerably enhances fraud protection for merchants and financial institutions. While traditional machine learning models need to be 'retrained' 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.

About ACI Worldwide

[ACI Worldwide](#) is a global leader in mission-critical, [real-time payments software](#). Our proven, secure and scalable software solutions enable leading corporations, fintechs and financial disruptors to process and manage [digital payments](#), power [omni-commerce payments](#), present and process [bill payments](#), and manage [fraud and risk](#). We combine our global footprint with a local presence to drive the [real-time digital transformation](#) of payments and commerce.

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