

ACI Fraud Management Wins at 2022 Merchant Payments Ecosystem Awards

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MIAMI--(BUSINESS WIRE)--Jul. 20, 2022-- ACL Worldwide (NASDAQ: ACIW), the global leader in mission-critical, real-time payments software, received further industry recognition with ACL Fraud Management for Merchants winning the **Most Innovative Fraud Prevention Solution** category at the recent Merchant Payments Ecosystem Awards in Berlin.

An independent panel of leading industry experts chose ACI for its patented incremental learning technology within its real-time fraud management platform, which represents a considerable advancement over the traditional approach to machine learning.

Developed by ACI's Data Science team, incremental learning ensures that fraud scoring models remain relevant through self-learning and continuous adaptation without extensive re-training. It maximizes acceptance rates while reducing fraud, improving operational efficiencies and increasing decision-making transparency around decisioning.

"We are thrilled to be recognized by MPE Awards for the continuous innovation that underpins our approach to fraud management. Innovation is now paramount, as fraud is evolving more rapidly than ever," said Basant Singh, Head of Merchant, ACI Worldwide. "While it is imperative to be highly adaptable and responsive to emerging threats, fraud management cannot be at the cost of conversions, or add friction to the shopper experience. This is an area where ACI Fraud Management for Merchants excels in meeting changing merchant needs."

The latest recognition from Merchant Payments Ecosystem reinforces ACI Worldwide's global leadership position in real-time fraud management. The real-time, multi-layered, fraud management solution is designed to meet the needs of merchants and payment service providers (PSPs), either as a standalone solution or as part of <u>ACL Secure eCommerce</u> and <u>ACL Omni-Commerce</u>. The solution is also differentiated through unrivaled global fraud intelligence, which is paired with the support of a team of expert risk analysts and guaranteed KPIs.

About ACI Worldwide

ACL Worldwide is the global leader in mission-critical, real-time payments software. Our proven, secure and scalable software solutions enable leading corporations, fintechs, financial disruptors and merchants 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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