



ACI Worldwide Creates Faster Pathways to U.S. Real-Time Payments Systems with Integrated Fraud Safeguards

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ACI's Real-Time Payments Cloud for FedNow and TCH RTP includes built-in, best-in-class, AI-powered fraud and risk protection developed while implementing real-time payments systems in leading global markets

MIAMI--(BUSINESS WIRE)--Apr. 18, 2023-- [ACI Worldwide](#) (NASDAQ: ACIW), a global leader in mission-critical, [real-time payment solutions](#), today announced that its award-winning fraud protection services are now available as part of ACI's Real-Time Payments Cloud for U.S. customers preparing for the July launch of FedNow. Featuring integrated fraud protection in partnership with Microsoft Azure, ACI Real-Time Payments Cloud is a multi-tenant SaaS platform supporting connectivity to both The Clearing House Real-Time Payments network and FedNow.

"Every U.S. bank is now focused on real-time, instant payments as the runway to implement real-time payment rails prior to the launch of FedNow grows shorter," said **Craig Ramsey, ACI Worldwide's head of real-time payments**. "Immediate integration of the world's leading real-time payments systems, combined with best-in-class, artificial intelligence (AI) powered fraud protection, will be defining characteristics for banks leading in next-generation payments ecosystems.

"ACI Worldwide has been collaborating with the Federal Reserve FedNow teams throughout the development of the real-time payments system – including driving what it means to be industry-ready. We have had early access to testing and certification as a FedNow Service Provider ahead of the July launch. ACI is uniquely positioned to support financial institutions of all sizes as they seek rapid adoption paths and prepare their customer products for instant payments," Ramsey added.

ACI Worldwide has been designated by the U.S. Federal Reserve as a FedNow Instant Payment Pioneer. Its award-winning AI and machine learning-based fraud scoring services—refined over more than 20 years—sets ACI's real-time payments platform apart as the provider of choice for U.S. banks. These services include patented proprietary incremental learning technology, delivered as a service in the cloud through an API. Its scoring engine is used for real-time payments on both send and receive, providing a dual layer of protection.

Built on ACI's first-hand fraud and risk protection experience deploying real-time payments across 24 programs around the world—including in the United Kingdom, Europe, the Middle East and India—ACI protects more real-time payments than any other payments provider in the world. The proprietary approach and systems developed through that experience will now be available to U.S. customers.

ACI currently processes more than 500M instant payments monthly, across both cloud and on-premises platforms. The company's depth of international experience enables it to embed a specialized solution for real-time payments customers, allowing them to quickly scale as transaction volumes increase.

"ACI Worldwide understands that providing immediate access to funds means that you must protect the transactions from the onset," said **Cleber Martins, head of payments intelligence & risk solutions at ACI Worldwide**. "In addition to risk scoring, we offer a fully managed fraud protection service that enables us to offer a scalable solution suite for banks. We leverage APIs and microservices to deliver a cloud-native solution to support agility as new services are brought to market and transaction volumes increase."

To learn more about how ACI Worldwide can support [financial institutions' adoption of real-time payments services](#), meet with ACI leaders in-person, April 16-19 at the Nacha Smarter Faster Payments 2023 in Las Vegas, NV, or reach out directly to ACI's head of real-time payments, [Craig Ramsey \(craig.ramsey@aciworldwide.com\)](mailto:craig.ramsey@aciworldwide.com).

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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