ACI Worldwide and Kinexys by J.P. Morgan Collaborate to Mitigate Global Real-Time Payments Fraud

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Integration of Kinexys Liink's Confirm application into ACI's fraud and financial crime solution helps strengthen account and payee verification within the payment flow

OMAHA, Neb.--(BUSINESS WIRE)--Apr. 24, 2026-- As real-time payments adoption accelerates worldwide and fraud risks intensify, ACI Worldwide (NASDAQ: ACIW) and Kinexys by J.P. Morgan today announced the integration of Kinexys Liink's Confirm application into ACI Worldwide's Fraud and Financial Crime solution. The integration embeds account and payee verification directly into payment workflows, enabling banks to help reduce fraud, protect customers, and aims to support safer, faster payments at scale.

Through this collaboration, financial institutions gain a robust account validation capability, supporting a broad range of payment types and geographies. By unifying account and payee verification within an enterprise fraud platform, banks can apply consistent controls across payment rails, simplify compliance with evolving requirements, and strengthen protection as payment volumes continue to grow.

The announcement comes as real-time payments fraud increases globally, exposing challenges in fraud controls. According to ACI's Scamscope report, authorized push payment (APP) scams already generate USD 4.4 billion in financial losses worldwide, a figure projected to reach USD 7.6 billion by 2028. Nearly two thirds (63 percent) of those losses today occur on real-time payment rails, a share expected to rise toward 80 percent over the next three years as instant payments continue to grow.

Unlike traditional payments, transactions sent over instant rails are irrevocable. Once funds move, they cannot be recalled, leaving institutions with no recovery window and making post-transaction monitoring insufficient on its own.

Rising Expectations for Verification in Real-Time Payments

As fraud volumes continue to rise, there is a growing call across the industry for stronger account and payee verification for certain payment types. The focus is increasingly on validating payment details upfront, helping institutions to spot fraud before money leaves the account.

At the same time, heightened consumer awareness, higher reimbursement pressures, and increased operational risk are leading banks to embed stronger verification controls directly into the payment flow as a standard feature of modern payments infrastructure.

Turning Verification into a Practical, Scalable Capability

Kinexys Liink is one of the world's first bank-led peer-to-peer blockchain-based data sharing networks for secure information exchange able to validate account ownership and other data elements in 70+ countries[1]. Designed to be payment rail-agnostic, it enables institutions to share payee verification requests and responses through one network connection while supporting data control and privacy considerations for participating institutions.

The integration of Kinexys Liink's Confirm application into ACI's fraud management platform enables confirmation that an account exists, is open, and matches the intended recipient before a payment is initiated. This allows financial institutions to reduce misdirected payments and scams without adding friction for legitimate customers.

Gloria Wan, General Manager of Kinexys Liink at Kinexys by J.P. Morgan, said, "By integrating Kinexys Liink's Confirm application directly into ACI's fraud management platform, we're making it easier for institutions to meet evolving account validation requirements and help protect their customers from fraud. Together, we're supporting institutions as they adapt to a rapidly changing landscape and build greater trust in every transaction."

Unlike approaches that rely on fragmented, channel-specific tools, ACI embeds verification and fraud decisioning across ACH, wire, and instant payments within the transaction workflows of ACI Connetic, ACI's cloud-native platform, bringing account-to-account (A2A) payments, card payments and AI-driven fraud prevention together within a single, modular, cloud-native architecture.

"Instant payments change the economics and the timing of fraud," said Marc Trepanier, director of analytics and optimization for fraud and financial crime at ACI Worldwide. "When payments settle in real time, verification must have happened prior to the transaction in real time as well. Embedding payee confirmation into the payment flow gives banks the ability to stop fraud before it happens, while supporting the scale and speed customers expect."

ACI Worldwide's Fraud and Financial Crime solution provides cross-channel, real-time intelligence, helping institutions strengthen fraud prevention, simplify operations, and adapt to evolving regulatory and customer expectations.

Note to editors:

ACI Worldwide and Kinexys by J.P. Morgan will share practical perspectives on account validation and fraud risk management during the session, **"Improving Fraud Risk Management with Account Validation"** at **Nacha Smarter Faster Payments** on Sunday, April 26 at 3:10 p.m. PT in San Diego. Featuring speakers from ACI Worldwide, Kinexys by J.P. Morgan, and Nacha, the session will explore how institutions are translating rising expectations around verification into operational reality, highlighting lessons learned as real-time payments become a central part of the payments landscape.

About ACI Worldwide

ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers and merchants can drive growth, while continuously modernizing their payment infrastructures, simply and securely. With nearly 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

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[1] JPMC proprietary data 2024

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