

## **ACI Worldwide Delivers Complete Enterprise Fraud Detection with ACI Proactive Risk Manager 8.0**

### **Cross-Channel and Cross-Department Payment Fraud Detection From a Single Solution**

(New York, N.Y. – June 2, 2011) – ACI Worldwide (Nasdaq: ACIW), a leading international provider of payment systems, today announced the launch of ACI Proactive Risk Manager™ 8.0, the latest version of its comprehensive financial crime management solution. This release includes a host of new features designed to improve enterprise-wide fraud detection, increase governance and compliance, and streamline fraud and risk analyst activities.

Key features of release 8.0 include:

- Multi-dimensional, multi-channel views of customer activity
- Transaction enrichment options combining multiple fraud scores
- Enhancements in rule writing and alert management
- The addition of employee fraud monitoring
- Security enhancements to meet PA-DSS certification

Proactive Risk Manager release 8.0 will enable financial institutions, processors and retailers around the world to perform multi-dimensional, enterprise fraud and risk evaluations for multiple departments from a single installation of the product, covering all payment types and channels, and all interactions with the customer, both monetary and non-monetary (such as address changes). This approach allows fraud detection teams to uncover emerging fraud schemes and spot fraud faster and more accurately – protecting the customer and saving themselves from fraud losses.

With Proactive Risk Manager release 8.0, ACI has introduced Analytic Gateway which gives users the ability to send transactions to multiple scoring engines to better detect suspicious transactions, as well as significant enhancements in rule writing and alert management to help analysts manage and respond to more alerts, more quickly. Analytic Gateway also delivers more flexible data input configuration options through its XML messaging, expanding the data input capabilities. This release also includes security enhancements to meet PA-DSS certification in support of PCI compliance.

Louis Blatt, chief product officer at ACI Worldwide said, “Proactive Risk Manager is trusted by more than 160 organizations around the world and we hear time and time again of their massive savings and fraudulent activities that have been prevented. This product release has been designed with an enterprise view in mind, giving them even more flexibility to track all the different ‘touch points’ that institutions have with their customers, which has been proven to make a real difference to the bottom line in fraud prevention. No longer do fraud detection teams have to juggle different fraud implementations for different channels, freeing up time and resources where it matters – stopping the fraudsters as soon as possible.”

The new employee fraud monitoring capabilities in release 8.0 have been added to give institutions the ability to monitor for internal fraudulent activity. This feature includes monitoring employees involved in branch transactions and the transactions themselves in support of increased governance of insider activity.

Proactive Risk Manager, ACI's comprehensive financial crime management solution, combines strategic, user-defined rules, a powerful neural network technology and custom analytics techniques, to reduce an organization's risk exposure from activities like online banking fraud, first party credit and bust-out, card fraud and more. Release 8.0 is currently available for the Windows / MS SQL platform; additional platforms will follow in coming months.

For more information on Proactive Risk Manager please go to [www.aciworldwide.com/proactiveriskmanager](http://www.aciworldwide.com/proactiveriskmanager).

#### **About ACI Worldwide**

ACI Worldwide powers electronic payments for more than 800 financial institutions, retailers and processors around the world, with its broad and integrated suite of electronic payment software. More than 90 billion times each year, ACI's solutions process

consumer payments. On an average day, ACI software manages more than US\$12 trillion in wholesale payments. And for more than 160 organizations worldwide, ACI software helps to protect their customers from financial crime. To learn more about ACI and understand why we are trusted globally, please visit [www.aciworldwide.com](http://www.aciworldwide.com). You can also find us on [www.paymentsinsights.com](http://www.paymentsinsights.com) or on Twitter @ACI\_Worldwide.

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