

## ACI Transforms Fraud Protection with UP Payments Risk Management

### With adaptive machine learning and analytics, ACI delivers next-generation real-time payments fraud protection—an unmatched offering to banks, intermediaries and merchants

NAPLES, FLA, Oct. 16, 2017 (GLOBE NEWSWIRE) -- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced the next generation of fraud protection with its UP Payments [Risk Management solution](#). Through state-of-the-art adaptive machine learning and an unrivalled approach to shared intelligence, the real-time payments [fraud protection solution](#) delivers banks, intermediaries, merchants and telcos the industry's most powerful fraud strategies.

As organizations globally seek to outsource payments, fraud, compliance and security-related tasks to trusted partners, they require a fraud prevention solution that allows revenues to grow while minimizing risk. ACI's UP Payments Risk Management solution features cloud-based options delivered in payments-grade global data centers. The solution's [real-time fraud management](#) services protect any payment, regardless of channel (card-present/card-not-present), payment engine (ACI or third-party) or segment (bank, intermediary or merchant).

#### ACI's next generation real-time payments fraud protection includes:

- | *State-of-the-art adaptive machine learning*: open architecture facilitates real-time reacting and adapting to new fraud signals; designed to immediately leverage fraud and payment data against emerging threats through proprietary or third party modelling and analytic capabilities
- | *Shared intelligence approach to leverage cross-industry knowledge and data*: Fraud intelligence gathered through ACI's extensive and global card-not-present and card-present fraud prevention network; global risk analysts and consultants deliver standard and bespoke fraud strategies augmenting prospect/customer fraud teams
- | *Unrivalled ability to perform real-time payments fraud screening*: more than twenty years of experience delivering fraud detection and prevention in the transaction path
- | *Deep understanding of payment engines*: more than forty years of payments expertise developing award-winning offerings for integrated payments and fraud processing for existing and emerging payments mechanisms (i.e. immediate payments, mobile, person-to-person, etc.)
- | *Flexible deployment models*: in addition to being available in the cloud, UP Payments Risk Management can also be deployed on-premise as licensed software

 [0\\_int\\_8536425\\_300x300.jpg](#)

"Companies are increasingly looking to outsource services, including fraud prevention," said James Wester, research director, IDC. "The complex requirements for recognizing and preventing new and emerging fraud threats, however, requires real-time, responsive tools."

UP Payments Risk Management, which offers flexible delivery models, is underpinned by market-leading platform performance—scalability, reliability and fraud detection accuracy. As such, the solution's complex event processing (CEP) capabilities deliver faster, state-of-the-art processing and throughput.

"Successful fraud prevention is all about decision-making - accepting the good transactions and denying the bad ones - with the best available information in real-time," said Andreas Suma, vice president, ACI Worldwide. "A winning fraud prevention solution allows organizations to focus on what they do best. The necessity for universal fraud management services in the cloud continues to increase, and banks, intermediaries, merchants and telcos seek to outsource everything from payments, fraud, compliance and security-related tasks. UP Payments Risk Management is an unparalleled offering that combines fraud and transaction data from the payment universe and insights from ACI's global fraud experts—stopping fraud and improving every customer experience across the payments ecosystem."

## About ACI Worldwide

ACI Worldwide, the [Universal Payments](#) (UP) company, powers [electronic payments](#) for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our [electronic bill presentment and payment](#) services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's [private cloud](#), we provide real-time, [immediate payments](#) capabilities and enable the industry's most complete [omni-channel payments](#) experience. To learn more about ACI, please visit [www.aciworldwide.com](http://www.aciworldwide.com). You can also find us on Twitter [@ACI\\_Worldwide](#).

© Copyright ACI Worldwide, Inc. 2017.

ACI, ACI Worldwide, ACI Payment Systems, the ACI logo, ACI Universal Payments, UP, the UP logo, ReD, PAY.ON and all ACI product names are trademarks or registered trademarks of ACI Worldwide, Inc., or one of its subsidiaries, in the United States, other countries or both. Other parties' trademarks referenced are the property of their respective owners.

Product roadmaps are for informational purposes only and may not be incorporated into a contract or agreement. The development release and timing of future product releases remains at ACI's sole discretion. ACI is providing the following information in accordance with ACI's standard product communication policies. Any resulting features, functionality, and enhancements or timing of release of such features, functionality, and enhancements are at the sole discretion of ACI and may be modified without notice. All product roadmap or other similar information does not represent a commitment to deliver any material, code, or functionality, and should not be relied upon in making a purchasing decision.

Attachments:

A photo accompanying this announcement is available at <http://www.globenewswire.com/NewsRoom/AttachmentNg/0950c137-6488-48db-9e9a-fe438ebf4542>

Andrea Snyder

ACI Worldwide

6466754451

[andrea.snyder@aciworldwide.com](mailto:andrea.snyder@aciworldwide.com)

 Primary Logo

Source: ACI Worldwide, Inc.

News Provided by Acquire Media