

ACI Worldwide Arms Financial Institutions to Fight Accelerating Fraud

Proactive Risk Manager Empowers Banks to Improve Fraud Detection Accuracy, Reduce Losses and Customer Attrition

NAPLES, FLA—February 13, 2013— ACI Worldwide (NASDAQ: ACIW), a leading international provider of payment systems, announced today the release of the newest version of ACI Proactive Risk Manager™, the industry leading payments fraud detection and mitigation solution for financial institutions, processors and merchant retailers. With the explosive growth of transnational, organized fraud and identity theft, Proactive Risk Manager empowers financial institutions to stay one step ahead of financial criminals. This most recent version delivers enhanced behavioral modeling tools and performance testing capabilities designed to strengthen fraud detection accuracy and improve the customer experience.

In addition, Proactive Risk Manager puts more control in the hands of the fraud manager through flexible configuration tools and a new user interface (UI). This new interface is one of the many improvements which makes this version both more powerful and easier to use. It also improves operational efficiencies with a new user interface (UI) designed to reduce the learning curve for new users while making the experience more intuitive for frequent users. Ultimately, the solution delivers optimal customer service by reducing false positives and helping to proactively stop fraudulent transactions.

“In order to remain a step ahead of an increasingly dangerous opponent, we need to deliver to our customers a solution which combines accuracy and usability,” said Mike Braatz, senior vice president, fraud products, ACI Worldwide. “The newest version of ACI Proactive Risk Manager provides the fraud mitigation solution the industry tells us they are seeking. It combines precision with usability to ensure financial institutions, processors and retailers are able address the fraud challenge with the strongest tool available while also being easy for fraud teams to master.”

Proactive Risk Manager 8.1 offers the following new and enhanced features:

- **Enhanced profiling** – Financial institutions can utilize the enhanced profiling feature to enable custom behavioral profiling for customers, accounts, cards, terminals, merchants, employees and their peer groups using any data element brought into the system from varying timelines. This type of advanced behavioral profiling helps better target fraud detection scenarios and lowers false positive ratios.
- **Rule Tester** – A new rule and analytics tester allows optional fraud scenario testing prior to deployment. This gives fraud managers greater flexibility in managing rules and analytics and provides a more predictable outcome for new detection approaches, as well as insight into potential customer impact.
- **Screen Configuration Manager** – Administrators are now able to more easily configure the review screens for optimum efficiency. The enhanced flexibility of the solution ensures fraud teams analyze the data in formats most relevant and convenient for them.
- **New user interface look and feel** – The improved look and feel is designed to make the UI more intuitive, thereby increasing the efficiency of everyday users and reducing the learning curve for new and infrequent users.

“Financial institutions continue to face a fraud threat which is increasing in complexity and scope,” said CEB TowerGroup research director Brian Riley. “The best hope for all financial institutions is to have a well-trained staff and develop and arm them with proven industry solutions. Fraudsters will continue to learn and evolve so it is critical that those required to manage the risk be prepared with tools which are not only powerful and responsive, but which also provide an ease of use which can be transferred to the next generation of risk managers.”

According to a [recent ACI survey](#), card fraud is growing globally with one-in-four respondents being victimized by fraud. Also, the nature of fraud is changing. Of the 5100 survey participants, 56% of cardholders use cash or an alternate form of payment instead of a debit or credit card after experiencing fraud. In addition, post-fraud attrition rates average 21% among cardholders in the 17 countries surveyed. This indicates that card holders will use their card much less or perhaps stop using the card all together, and financial institutions risk losing customers due to fraud.

About ACI Worldwide

ACI Worldwide powers electronic payments and banking for more than 1,650 financial institutions, retailers and processors

around the world. ACI software enables \$12 trillion in payments each day, processing transactions for 14 of the leading global retailers, and 24 of the world's 25 largest banks. Through our integrated suite of software products and hosted services, we deliver a broad range of solutions for payments processing, card and merchant management, online banking, mobile, branch and voice banking, fraud detection, and trade finance. To learn more about ACI and the reasons why our solutions are trusted globally, please visit www.aciworldwide.com. You can also find us on www.paymentsinsights.com or on Twitter @ACI_Worldwide.

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