

## ACI Worldwide Confirms Commitment to ReD Shield with Multimillion Dollar Investment Plans

*eCommerce fraud prevention solution central to company's omni-channel retailer payments offering*

NAPLES, Fla.--(BUSINESS WIRE)-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [electronic payment and banking solutions](#), has confirmed its commitment to the continuing development of ReD Shield®, its flagship [eCommerce fraud prevention](#) solution. The solution is central to ACI's Universal Payments (UP) omni-payments offering for leading retailers that the company supports around the globe.

Following ACI's acquisition of ReD ([Retail Decisions](#)) in August 2014, the company carried out a comprehensive review of ReD's merchant retail fraud solutions, developing a strategy to ensure that ReD Shield and its associated products and services—the ReDi business intelligence portal and the RFX Club intelligence sharing service—will continue to meet the needs of leading eCommerce merchants. eCommerce and mCommerce markets are seeing rapid growth around the world and are forecast to exceed \$2 trillion by 2016. ACI is committed to a program of investment and development that will ensure ReD Shield remains robust, flexible and scalable, to address this market growth.

Investment will be centered in four key areas— accelerating the ACI ReD Shield, ACI ReDi and ACI RFX Club product roadmaps; enhancing fraud and risk modeling capacity and capabilities with the latest in big data and state-of-the-art analytics tools; increasing the scalability and performance of ACI's hosting infrastructure to stay ahead of anticipated eCommerce transaction growth; and increasing both the size and productivity of ACI's global team of expert risk analysts with additional headcount, automation and tools. The Risk Analyst team is a core aspect of the ReD Shield service, working closely with merchant retailer customers and Payment Service Providers to define and optimize fraud strategies, test and introduce new fraud rules, and detect and track new and emerging patterns of payment fraud.

"ReD Shield is the premier fraud prevention solution for eCommerce merchants, and we are committed to ensuring it maintains its market-leading reputation by meeting and exceeding customer expectations well into the future," said Mike Braatz, senior vice president, Payments Risk Management Solutions, ACI Worldwide. "Supported by a team of expert analysts, ReD Shield offers industrial strength online fraud prevention, unrivalled global fraud intelligence and a very high degree of flexibility to meet the needs of merchants in a wide variety of vertical markets around the globe."

ACI ReD Shield, ACI ReDi and ACI RFX Club are critical components of ACI's UP Retailer Payments and UP Payments Risk Management solutions. The services enhance ACI's existing retailer security capabilities by extending fraud prevention to the eCommerce and mCommerce payment channels. Combining online fraud prevention with point to point encryption (P2PE), tokenization and network segmentation payment processing services, the UP [Retailer Payments solutions](#) further solidify ACI as a leader in secure, omni-payment capabilities, defending brand integrity and customer loyalty through a comprehensive set of security technologies that protect sensitive payment data against, risk, fraud and loss.

### About ACI Worldwide

ACI Worldwide, the [Universal Payments](#) company, powers electronic payments and banking for more than 5,000 financial institutions, retailers, billers and processors around the world. ACI software processes \$13 trillion each day in payments and securities transactions for more than 250 of the leading [global retailers](#), and 21 of the world's 25 largest banks. Through our comprehensive suite of software products and hosted services, we deliver a broad range of solutions for payment processing; card and merchant management; [online banking](#); mobile, branch and voice banking; [fraud detection](#); trade finance; and [electronic bill presentment](#) and payment. To learn more about ACI, please visit [www.aciworldwide.com](http://www.aciworldwide.com). You can also find us on Twitter [@ACI\\_Worldwide](#).

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