

CHALLENGES OF PAYMENTS

- Includes real-time decisioning and mass volume processing capability for fast action against fraud
- Connects fraud insight from across the entire payments ecosystem for better business decisions
- Combines machine learning and advanced analytics for highly accurate results
- Creates visibility across all channels, geographies and payment types
- Underpinned by a team of risk experts with a local, global and sector-specific knowledge
- Provides a single solution that eliminates silos and enhances the customer experience

UP[®] PAYMENTS RISK MANAGEMENT[™]

ACI's UP[®] Payments Risk Management[™] solution offers banks, financial intermediaries and merchants a cloud-based, 360-degree approach to enterprise fraud management. The solution is designed to combat existing and emerging fraud threats using a superior combination of machine learning, fraud and payments data, advanced analytics and flexible rules to:

- Detect and prevent fraud loss
- Maximize revenue and growth
- Create operational efficiencies
- Enhance the customer experience
- Build customer trust
- Protect brand reputation
- Address compliance requirements



STATE-OF-THE-ART, ADAPTIVE MACHINE LEARNING FORMS A CORE COMPONENT OF OUR COMPREHENSIVE FRAUD MANAGEMENT SOLUTION.

UP PAYMENTS RISK MANAGEMENT

Successful fraud prevention relies on effective, timely decision making — accepting good transactions and denying fraudulent ones by using the best available information and tools to take action in real time. A winning fraud prevention solution allows revenues to grow and customers to transact, giving businesses the ability to focus on what they do best.

ACI's UP Payments Risk Management solution is built on these vital principles. By combining the very best tools, technology and processes, with fraud and transaction data from the payments universe and insights from our global fraud experts, our unparalleled cloud-based platform offers fast, highly accurate results — working to stop fraud and improve every customer experience across the payments ecosystem.

UNRIVALLED TECHNOLOGY

Our solution is built using sophisticated, open architecture that can grow and flex with changing business demands and fraud trends. The platform also combines the ability to process thousands of transactions per second with real-time fraud decisioning to provide a fast, robust solution to suit any organization.

With more than 20 years' experience delivering machine learning in the transaction path, state-of-the-art, adaptive machine learning naturally forms a core component of our comprehensive fraud management solution. Working alongside our flexible rules engine, our proven models facilitate reacting and adapting to new fraud signals with high levels of accuracy. Our Universal Scoring Engine also offers the ability to support externally developed models, including the deployment of models built by customers' own internal data science teams or third-party providers.

Our platform also allows easy integration to other third-party payment and complementary fraud systems, helping to eliminate the complexity of managing siloed systems and multiple vendors.

INTELLIGENT INSIGHT

By working with players across the entire payments ecosystem, ACI is in a unique position to bridge the gaps between parties and encourage a shared intelligence approach. This allows us to support highly effective, real-time strategies to prevent payments fraud and support genuine transactions. We deliver this in two ways:

First, ACI provides access to the broadest array of data sources from across the payments ecosystem. This includes the ability to combine fraud and payments transaction data from card-present and card-not-present environments, as well as customer, third-party and proprietary ACI data in real time to build a holistic and accurate picture of customer profiles and fraud trends.

Second, ACI's UP Payments Risk Management solution is supported by a global team of subject matter experts and data scientists with deep industry knowledge across the broadest spectrum of payment environments. These experts help to convert data into intelligence and ensure that our technology solutions are optimized — working closely with our customers to manage KPIs and rule libraries, implement new strategies and provide dedicated day-to-day support.

This combination of superior technology, intelligent insight and expert support is the reason why ACI has become a trusted advisor in the payments industry and why hundreds of banks, financial intermediaries and merchant customers worldwide rely on UP Payments Risk Management for next-generation fraud prevention and detection.

ACI Worldwide®, the Universal Payments® (UP®) company, powers electronic payments for more than 5,300 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.

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