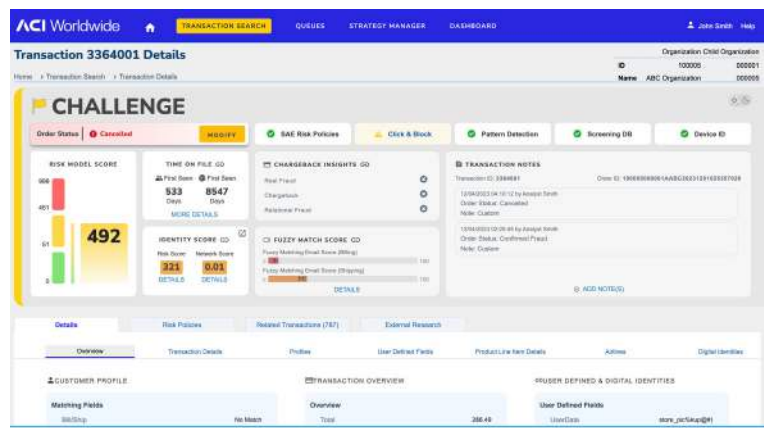


Reduce Costs and Protect Payments With ACI® Fraud Management™

Leverage Artificial Intelligence and Advanced Machine Learning To Mitigate Fraud and Control Costs

Nearly half (48%) of consumers were targeted by fraudsters via email, online, phone call or text messaging in 2023, with 10% falling victim to a scam¹. As fraudsters develop more sophisticated schemes, it's more critical than ever to have a holistic fraud prevention solution in place to protect companies and their customers. ACI® Fraud Management™ is the single fraud prevention solution that guarantees strong conversion, growth and cost reduction.



Access near real-time fraud data to make informed decisions

INTELLIGENT

- Leverages thousands of data signals from multiple sources to detect and prevent fraud in real time
- Vertical-focused models use 9,000+ AI features to ensure high performance, regardless of sector

PRECISE

- Advanced AI machine learning uses incremental learning algorithms to adjust to new behaviors
- Reduces losses and costs by cutting chargebacks, false positives and manual reviews
- ACI's incremental models outperform traditional models by more than 10%

FUTURE PROOF

- Cloud-based managed service delivers holistic real-time fraud prevention in a single layer
- Combines powerful global network intelligence data with information from partners and other third parties

Put Artificial Intelligence To Work

Today's fraudsters are leveraging the latest artificial intelligence tools to target consumers to steal their identities and compromise their accounts, resulting in more than \$10 billion in fraud losses in 2023, according to the Federal Trade Commission². Billers need to remain vigilant and ensure not only that they are aware of new tactics, but also that they are armed with the latest fraud fighting tools to protect their customers and their bottom line.

To help billers stay ahead of fraudsters, expanded capabilities from the ACI Fraud Management solution are available with ACI Speedpay®, offering a single layer of protection from increasingly sophisticated fraud tactics and schemes, such as:

- Account takeover
- Identity theft
- Imposters/triangulation fraud
- Card testing
- Third parties that convert ACH payments to high interchange card transactions

ACI fraud management's patented incremental learning models evolve with new trends, ensuring protection today and tomorrow. The solution leverages a multitude of data points, including:

- 10,000+ signals
- 9,000+ AI features
- 500+ behavioral attributes

Future-Proofing Fraud Prevention

ACI advanced AI machine learning uses incremental learning algorithms to solve the problem of costly and time-consuming model performance degradation and allows machine learning models to adjust to new behaviors, without the need to relearn everything they already know. This unique technology outperforms traditional machine learning. Our expertise on feature engineering helps us to ensure the models get information in an easily digestible format to ensure high performance, high fraud detection and efficiency.

Within the first three months of launch, ACI's incremental models outperformed traditional models by more than 10%.³

Pinpoint and Prevent Fraud Without Adding Friction

The ACI Fraud Management solution pinpoints and prevents fraud through a powerful combination of advanced artificial intelligence and customer profiling, identity trust decisions, customized fraud strategies and expert support. It optimizes acceptance rates and reduces friction and fraud for genuine customers to drive growth and loyalty. The solution reduces losses and costs by cutting chargebacks, false positives and manual reviews.

It also can be configured to detect and deny payments from sources that combine transactions and convert them to costly high-interchange card payments, which can create customer confusion and distrust, while raising costs for the biller.





ACI Worldwide is a global leader in mission-critical, real-time payments software. Our proven, secure and scalable software solutions enable leading corporations, fintechs and financial disruptors to process and manage digital payments, power omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with a local presence to drive the real-time digital transformation of payments and commerce.

LEARN MORE

www.aciworldwide.com
 @ACI_Worldwide
contact@aciworldwide.com

Americas +1 402 390 7600
 Asia Pacific +65 6334 4843
 Europe, Middle East, Africa +44 (0) 1923 816393

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Fast and Easy To Implement

As part of the ACI Speedpay solution, ACI Fraud Management is enabled by a few simple configurations managed by ACI, providing you and your customers with a higher level of protection, with no IT resources or additional implementations required. ACI's expert consultants and data scientists work in partnership with you to ensure payment conversion is optimized and fraud prevention strategies are tailored to your business needs, with customized parameters and in-depth risk assessments designed to help you mitigate changing patterns of fraud. The solution also provides a contracted guarantee against its performance.

ACI's fraud management technology is trusted by some of the world's biggest brands, including leading retailers, utilities, airlines, telecommunications companies and other major eCommerce merchants. No other vendor has the same comprehensive set of tools or the depth, breadth and experience of ACI, and our industry leading performance metrics speak for themselves.

Contact us at billpay@aciworldwide.com to discuss your fraud detection needs and learn more.

¹ https://www.transunion.com/content/dam/transunion/global/business/collateral/infographic/GFS-23-F144088-TruVa-H1-23-FraudInsights-INF-US_EN-US.pdf

² <https://www.ftc.gov/news-events/news/press-releases/2024/02/nationwide-fraud-losses-top-10-billion-2023-ftc-steps-efforts-protect-public>

³ Source: ACI customer data