

BENEFITS AT A GLANCE

- Delivers industry-leading fraud prevention performance
- Pinpoints and prevents fraud through a powerful combination of machine learning, predictive and behavioral analytics, positive profiling, customized fraud strategies and expert support
- Optimizes acceptance rates and frictionless payments for genuine customers to drive growth and loyalty
- Reduces losses and costs by cutting chargebacks, false positives and manual reviews
- Exposes emerging trends through global fraud intelligence and continuous real-time screening
- Enables safe launch of new customer journeys, channels, payment types and markets
- Consolidates transaction data into actionable intelligence

MULTI-LAYERED FRAUD MANAGEMENT THAT MAXIMIZES CHECKOUT CONVERSION AND KEEPS FRAUDSTERS AT BAY

ACI[®] Fraud Management[™] is a real-time, multi-layered fraud management solution designed to meet the requirements of eCommerce merchants and payment service providers (PSPs).

With mobile and online commerce growing rapidly, merchants need an agile, flexible fraud management solution that is capable of evolving and scaling with their business. A solution that enables genuine orders and supports business expansion, while reducing fraud losses and minimizing costs. A solution that delivers industry-leading results for merchants across different vertical markets and around the globe.

Delivered as a managed service and including support from an expert team of risk analysts, ACI Fraud Management helps merchants to sell more and lose less.



MANAGING FRAUD FOR GROWTH

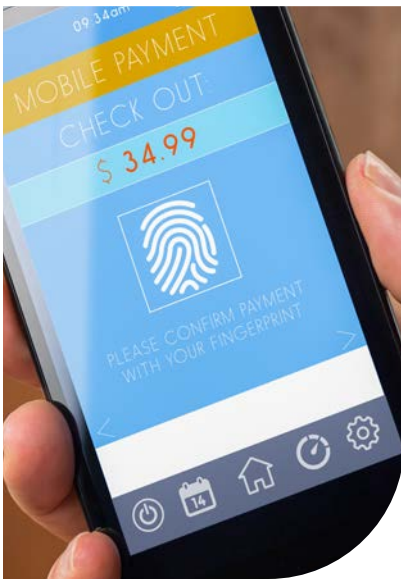
ACI Fraud Management provides instant, accurate decisions for online and mobile transactions, across all geographies and payment types. The solution is highly flexible and combines multiple layers of control to deliver a fraud prevention strategy tailored to your needs.

Advanced machine learning models, predictive and behavioral analytics, customer profiling techniques, tailored rules and global fraud intelligence are used in combination to accurately identify genuine transactions and isolate potentially fraudulent ones.

ACI Fraud Management enables you to balance low fraud and chargeback rates with strong checkout conversion and revenue growth. Through advanced analytics and positive profiling techniques — and with the support of a team of expert risk analysts — our fraud management solution delivers increased acceptance rates, reduced false positives and a frictionless payments experience for your genuine customers.

An interactive, self-service, business intelligence portal provides an invaluable window into transaction data, enabling you to analyze individual transactions, continuously monitor performance and refine your fraud prevention approach to stop fraud faster. Transactions can be monitored in near-real time or viewed for longer term trends, providing insights that can be used to improve the performance of your internal fraud teams, and to develop marketing strategies and business expansion plans.

Our sustained investment program ensures that ACI Fraud Management remains fast, robust and can scale to meet the challenges merchants face as eCommerce and multi-channel demands continue to evolve. Investing in the latest technology and third-party connections enables us to deliver best-in-class, agile solutions that support the business success of our customers.



UNRIVALED INTELLIGENCE

ACI Fraud Management is underpinned by a wealth of merchant fraud intelligence, combining powerful global consortium data with information from partners and other third parties, as well as negative market intelligence and vertical market databases. This insight is used to help merchants build better customer profiles, identify emerging fraud trends, enrich the performance of our machine learning models and enable fast action to prevent fraud loss.

Our retrospective screening capabilities also enable you to re-screen live orders against new fraud intelligence received into the ACI database. This means you can block fraudulent activity at different points during the lifecycle of the transaction, preventing loss and shutting down fraud faster.

MANAGED BY EXPERTS

It is the expertise of our team of risk analysts, combined with the flexibility of our solution, that really differentiate ACI. As an inclusive part of our service, analysts work in partnership with our customers to ensure that fraud prevention strategies are precisely tailored to individual business needs, with customized parameters and in-depth risk assessments designed to help you mitigate changing patterns of fraud. The team is global, giving our customers an unrivaled view of fraud trends and ensuring ACI can support merchants anywhere in the world.

ACI's fraud management solution is trusted by some of the world's biggest brands including leading retailers, gaming companies, airlines, telecommunications companies, transit organizations 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 merchantpayments@aciworldwide.com to discuss your fraud prevention needs and learn more.

ACI Worldwide powers digital payments for more than 6,000 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, through the public cloud 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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