

FEATURES AT A GLANCE

FLEXIBLE

- Enable multiple options and flexibility in machine learning deployments
- Gain business independence to build adaptive models

HIGHLY ACCURATE

- Improve the consumer experience with sophisticated scoring models
- Ensure early and assertive detection of fraud
- Enhance your fraud prevention department's efficiency through adaptive machine learning models that improve false positive ratios and detection rates

EXPERT-DRIVEN

- Resolve the burden of attempting to extrapolate and submit data externally that causes complications from a regulatory perspective
- Leverage fraud consultant expertise in building and maintaining your own scoring models

ADAPTIVE ANALYTICS

ACI[®] MODEL GENERATOR[™]

The ACI[®] Model Generator[™] makes data accessible and relevant by extracting new and valuable customer insights from the massive amounts of data available — big, small, dispersed or centralized. Operators are empowered to build new and unlimited analytics models within mere hours, expanding the already powerful capabilities now offered with UP[®] Payments Risk Management[™].

- Protect your brand by detecting fraud faster by identifying subtle patterns and flagging suspicious transactions quickly
- Streamline operations by letting fraud managers define levels of priority and dynamically manage team workloads for maximum productivity



ACI® MODEL GENERATOR™ EMPOWERS YOU TO BUILD AND DEPLOY YOUR OWN ADAPTIVE MACHINE LEARNING MODELS.



WHAT CAN ACI WORLDWIDE® PROVIDE?

ACI Worldwide®'s experience in building machine learning scoring models for its customers goes back 20 years. The deep global knowledge and expertise driven by ACI's leading data science team and payments intelligence professionals result in many sophisticated models deployed to top-tier banks around the world. These models are proving to be highly successful in providing earlier detection, enhanced false positive rates, reduced fraud losses, and ultimately, an improved customer experience.

At ACI Worldwide, we also recognize that the finance industry is changing, and to meet your requirements and be ahead of fraudsters, we continually adapt our technology to provide you with multiple options and flexibility when it comes to adaptive machine learning capabilities.

MODEL GENERATOR

The Model Generator is a new solution that leverages ACI Proactive Risk Manager™ capabilities. This new tool empowers you to build and deploy your own adaptive machine learning models, enforcing an effective methodology while resolving deployment, maintenance, PCI, data access and highly specialized skill needs, as well as various other challenges which inhibit most organizations.

Through the workbench provided, you can create your own features and the solution will perform the analytics to ascertain the performance and publish the results. You can then use intuitive graphics to comprehensively assess the models' ability to distinguish between fraud and non-fraud, gaining qualified and quantified knowledge on the actual value of their created feature for the target scenario. With this information, you can decide to make further enhancements to the features and validate the differences between interactions until they reach a desired outcome. Features can be static or adaptive, individually configured to the maintenance plans needed to sustain relevance and stored in a self-maintainable library from which they can then build further models.

Your business teams can then create their own machine learning models by defining coverage metrics and selecting the candidate features. The solution will then trail the model, benchmark the findings over an outside window and publish the results. As in the scenario above, teams can then use the intuitive graphics to comprehensively assess the new model's performance through diverse metrics, with the ability to compare results between current models or previous versions of the same model. This helps users gain new knowledge to determine the best model to put into production.

Promoting a model to be executed with detection or prevention controls on incoming financial and non-financial events is just a few clicks away. Immediately after deploying a model, its performance is already at peak because its features are leveraging from the existing ecosystem, so business users can create or adjust their controls and benefit from the new model on their strategies.

Put simply, Model Generator is about democratizing machine learning while delivering transparency and independence, and empowering business users.

ACI Worldwide®, the Universal Payments® (UP®) company, powers electronic payments for more than 5,100 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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