

## BENEFITS AT A GLANCE

- Introduces near-instant agility through public cloud deployment to develop new defenses against fraud, without disrupting existing operations
- Includes real-time decisioning and mass volume processing capability for faster-than-ever action against fraud
- Connects fraud insight from across the entire payments ecosystem for better business decisions
- Combines incremental learning (ACI's unique approach to machine learning), AI and advanced analytics for highly accurate results
- Creates visibility across all channels, geographies and payment types
- Underpinned by a team of risk experts with local-, global- and sector-specific knowledge
- Provides an easy-to-use single solution that eliminates silos and enhances the customer experience

# PROTECTING THE UNIVERSE OF PAYMENT POSSIBILITIES

## UP<sup>®</sup> PAYMENTS RISK MANAGEMENT<sup>™</sup> FOR PUBLIC CLOUD

ACI's UP<sup>®</sup> Payments Risk Management<sup>™</sup> solution offers banks, intermediaries and merchants a public cloud-driven, 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



## THE MARKET CHALLENGE

Fraud is a problem that affects every sector and every part of the payments value chain. But, in a world where cost control and customer service are paramount, organizations often struggle to balance these priorities with the highly complex and continuously evolving business of fraud management. For this reason, many organizations seek cost-effective, outsourced payments fraud and compliance solutions, leveraging the specialized skills and technology of expert partners to meet their individual business needs.

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STATE-OF-THE-ART,  
INCREMENTAL  
LEARNING  
ALGORITHMS  
FORM A CORE  
COMPONENT  
OF OUR  
COMPREHENSIVE,  
CLOUD-BASED  
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 and is enhanced by best-in-class cloud technology. By combining an elite cloud platform with the very best tools, technology and processes, coupled with fraud and transaction data from the payments universe and insights from our global fraud experts, our unparalleled cloud-based platform offers faster-than-ever, highly accurate results — working to stop fraud and improve every customer experience across the payments ecosystem.

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## UNRIVALED FRAUD DEFENSES — POWERED-UP FOR PUBLIC CLOUD

Significant digital change and the rise of digital businesses has led to an explosion in the range of possible vectors for fraudulent payments activity.

Our solution is built using sophisticated, open-cloud architecture that can grow, flex and scale 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 an accelerated, 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. Of note is our unique “[incremental learning](#)” algorithm, which adjusts to new behaviors without having to re-learn everything it already knows, ensuring model performance quality lasts longer.

## ACI PROVIDES ACCESS TO THE BROADEST ARRAY OF DATA SOURCES FROM ACROSS THE PAYMENTS ECOSYSTEM.

Now powered up to take advantage of the public cloud's enhanced computing power and scale, and 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 advanced behavioral analytics capabilities and business intelligence tools allow customers to support and leverage an expansive and growing data universe. Through our intuitive user interface, customizable monitoring dashboards and comprehensive reporting functionality, ACI customers can easily aggregate, interrogate and understand mass amounts of data to make better business decisions and develop highly tailored, responsive fraud strategies.

ACI's UP Payments Risk Management cloud-based solution is supported by a network of fraud and risk partnerships designed to provide best-of-breed capabilities through a combination of ACI and third-party technologies. 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.

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## INTELLIGENT INSIGHT

By deploying ACI's UP Payments Risk Management in the public cloud, banks and financial institutions can cost-effectively scale their protection against current forms of fraud and respond faster to emerging threats.

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 cloud 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, intermediaries and merchant customers worldwide rely on UP Payments Risk Management for next-generation fraud prevention and detection.

Want to start capitalizing on the benefits of incremental learning and machine learning technology for your payments fraud prevention? [Book a meeting](#) with one of our experts today to find out how we can help.

ACI Worldwide®, the Universal Payments® (UP®) company, powers electronic 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 or through ACI's private cloud, we provide real-time, immediate payments capabilities and enable the industry's most complete omni-channel payments experience.

**LEARN MORE**



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[CONTACT@ACIWORLDWIDE.COM](mailto: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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