

Machine learning models can...



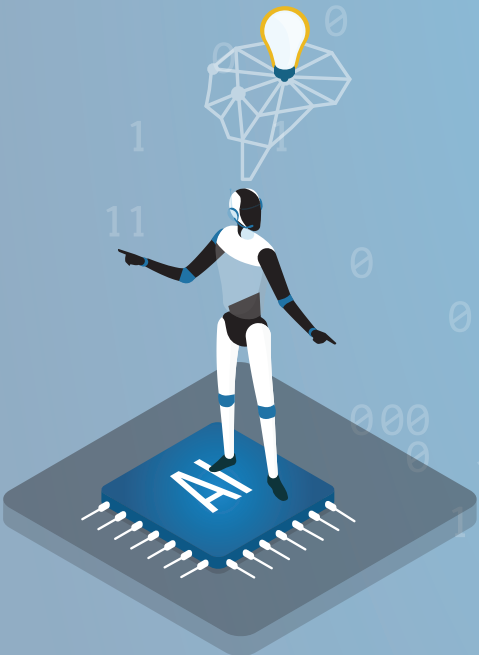
Rapidly act at the point of sale without the customer even noticing any intervention.



Work without tiring, making decisions as quickly on the first transaction as on the one millionth. Plus, they're driven solely by historical data, not feelings or emotion.

Learn quickly from millions and millions of historical transactions and remember behaviors that allow a prediction far faster than any human.

But...



Machine learning models are not a replacement for dedicated, human expertise.



Machine learning models are not the answer to everything. In many circumstances, a rule will be far more suitable to defeat fraud.

Machine learning models are not magic. As new behaviors emerge, models must be re-trained.*

*ACI's patent-pending incremental learning models adapt to new behaviors and need retraining less often.

For more information on how machine learning models combine with other techniques to form a stronger, smarter, multi-layered fraud prevention solution, visit our ACI ReD Shield[®] page at aciworldwide.com/products/aci-red-shield.