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Beyond Point Solutions: Orchestrating the Future of Fraud Prevention

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Introduction

FIs face mounting pressure to prevent fraud across an expanding array of payment types, channels, and threats while maintaining as frictionless a customer experience as possible. The difficulty of managing multiple point solutions, data providers, and risk assessment tools has accelerated the demand for fraud orchestration platforms, which can coordinate these various components effectively and build more detailed pictures of customers and their risk profiles. The increasing speed of business and transactions, along with a rapid evolution of fraud tactics and regulatory requirements, adds further complexity to an already challenging landscape, requiring solutions that can adapt quickly.

Fraud orchestration can mean different things and apply to a variety of use cases. In general, these platforms serve as central hubs for managing fraud-prevention strategies, enabling FIs to implement sophisticated, multilayered approaches to risk assessment and fraud detection. These platforms coordinate the interaction between various tools, data sources, and decision engines while providing unified case management and reporting capabilities. The platforms must integrate seamlessly with existing bank infrastructure while maintaining strict performance requirements. They enable intelligent routing of transactions to appropriate verification and authentication services based on risk level, cost considerations, and business rules.

This report examines a cross-section of third-party vendors and their fraud orchestration solutions, understanding their capabilities, deployment models, and product roadmaps. It reviews how each solution coordinates multiple fraud-prevention services and provides flexibility to adapt to emerging threats and changing business requirements. The report's insights will help FIs better understand the fraud orchestration market, how to differentiate the different types of solutions, and how to develop a centralized fraud management strategy that works best for them.

Methodology

The report draws on data collected directly from 13 participating vendors and through interviews with 19 fraud-prevention executives regarding their organization's needs and plans regarding fraud and orchestration capabilities. The participating vendors included ACI Worldwide, Alloy, DataVisor, Demyst Data, Experian, Featurespace, FICO, GBG, LexisNexis Risk Solutions, NICE Actimize, Provenir, Transmit Security, and TransUnion.

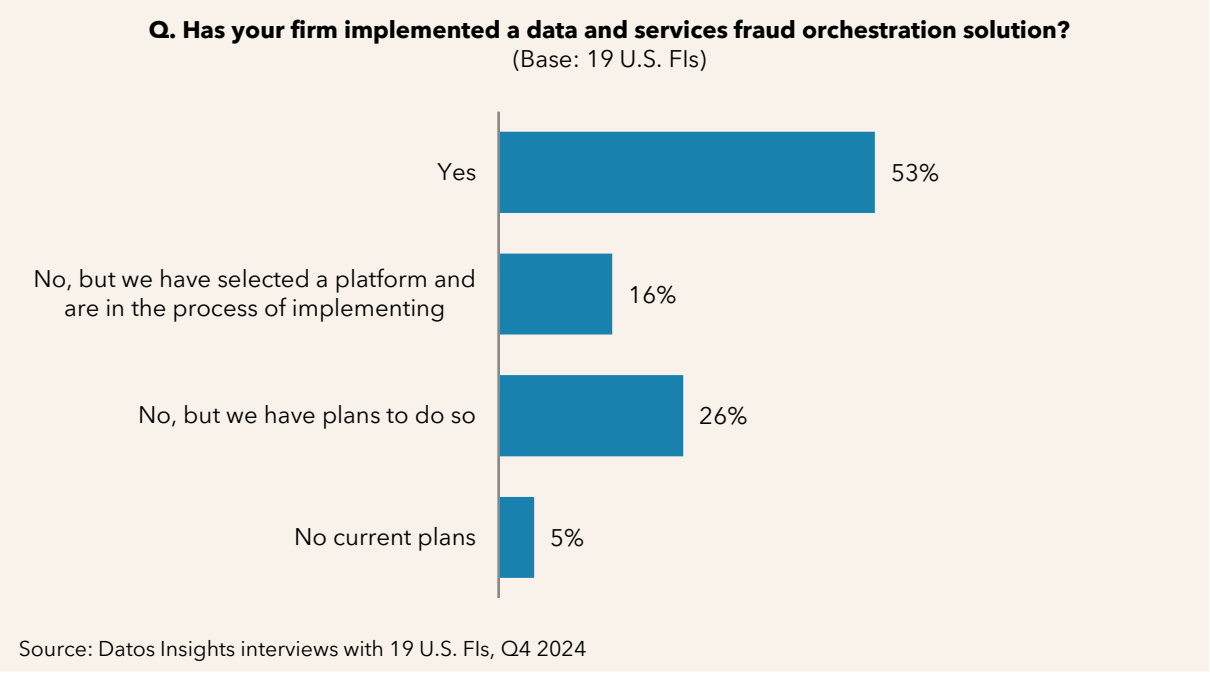
Each profiled vendor completed a detailed questionnaire and presented a product demonstration.

The market continues to mature as vendors invest in enhanced capabilities while maintaining focus on scalability, flexibility, and ease of use. Organizations evaluating orchestration solutions should carefully assess their specific needs against provider capabilities while considering factors such as deployment options, integration requirements, and support for future growth.

The Market

Financial services organizations face mounting pressure to prevent fraud while maintaining operational efficiency in an increasingly digital environment. The changing face of fraud threats compels organizations to iterate their fraud strategies more frequently so that they can respond swiftly with a high degree of certainty. However, this need for constant adaptation presents significant operational challenges that many firms struggle to overcome, particularly as fraudsters exploit gaps between different payment systems and channels. As a result, most FIs have either already implemented some sort of orchestration solution or are planning on doing so in the near future (Figure 1).

Figure 1: Orchestration Solution Plans



Source: Datos Insights interviews with 19 U.S. FIs, Q4 2024

Fraud Strategy Management Challenges

Large and small institutions face several substantial barriers when attempting to implement or modify fraud-prevention strategies. Table A summarizes fraud strategy management considerations that FIs face in an increasingly complex market.

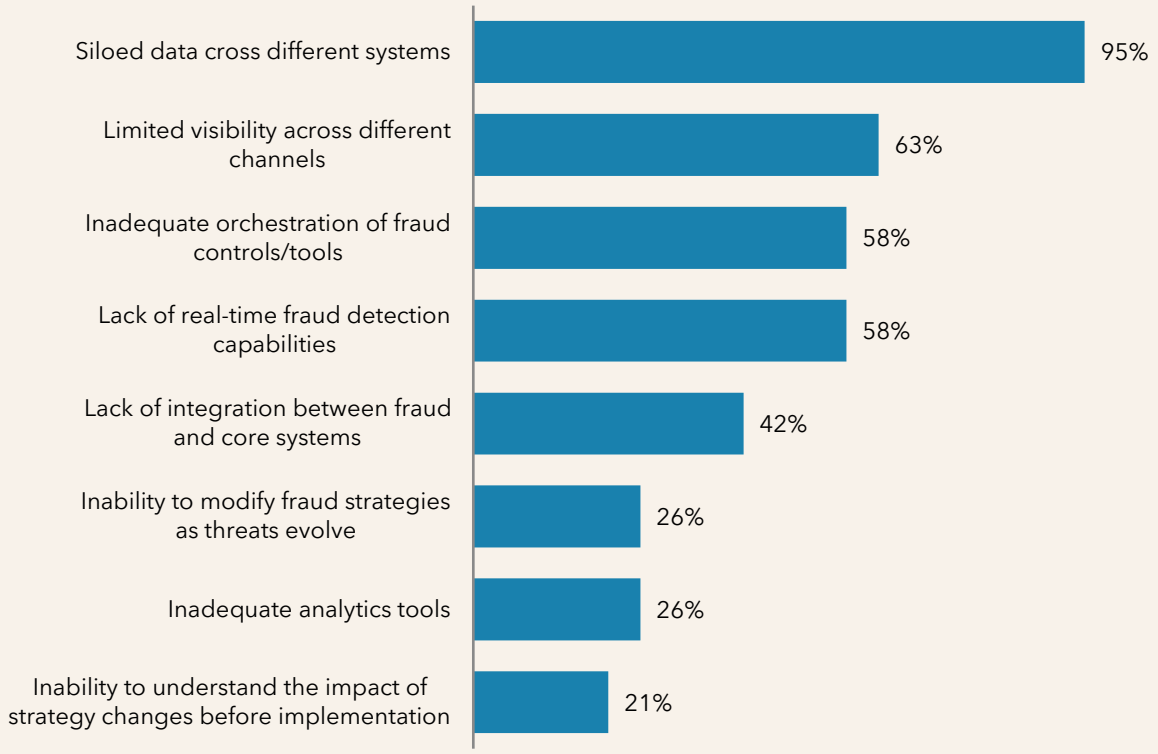
Table A: Fraud Strategy Management Considerations

Consideration	Implications
Data integration challenges	Consolidating data across products and channels presents significant obstacles. Information often exists in disparate formats with varying quality levels, complicating efforts to build comprehensive customer profiles.
Digital channel growth	The shift toward mobile and online transactions continues. Organizations can apply device data and behavioral patterns from digital channels to strengthen fraud detection while maintaining customer experience.
Digital identity management	Organizations face growing complexity in managing digital identities across multiple touchpoints. This drives demand for solutions that can coordinate an array of identity verification tools and apply appropriate verification steps based on risk level and transaction context.
Increased sophistication and complexity of fraud attacks	The tools available to fraudsters continue to advance, making detection more challenging. Organizations need expanded risk signal monitoring and verification capabilities for effective mitigation.
Understanding the customer's behaviors	Organizations aim to leverage customer behavior data to customize authentication requirements. This requires understanding transaction history and interactions across channels to consider individual customer patterns to accurately assess risk and determine the appropriate treatment.
Resource optimization	FIs face pressure to maximize fraud-prevention capabilities while minimizing vendor relationships and IT costs. This drives consolidation from multiple point solutions toward comprehensive platforms from fewer providers.
Advanced analytic technologies	The increasing capabilities and declining costs of artificial intelligence (AI) and ML technology enable solution providers to deliver enhanced fraud detection across multiple risk signals.
Regulatory changes	The regulatory landscape continues to evolve in the face of novel and expanding fraud threats that may result in a shift of liability. Fraud fighters must keep abreast of these changes to protect companies and their customers.

Source: Datos Insights

Data integration, in particular, presents a significant hurdle for financial services firms: 95% of institutions surveyed indicated that siloed data was a primary challenge, and 63% reported having limited visibility across different channels (Figure 2).

Figure 2: Technical and Capability Challenges in Fraud Prevention



Source: Datos Insights interviews with 19 U.S. FIs, Q4 2024

Most organizations store customer data across multiple systems, often in different formats and with varying levels of quality. Payment data might reside in one system, while customer authentication history lives in another, and device fingerprinting data in a third. This fragmentation makes it difficult to build comprehensive customer risk profiles or implement sophisticated fraud-prevention strategies that require real-time access to multiple data sources.

IT resource limitations often create bottlenecks as well, with new systems requiring extensive resources, detailed business cases, and extended lead times. Even after approval, projects frequently face delays of three to six months before reaching the top of the IT queue. The vendor management process layers on more complexity, as internal

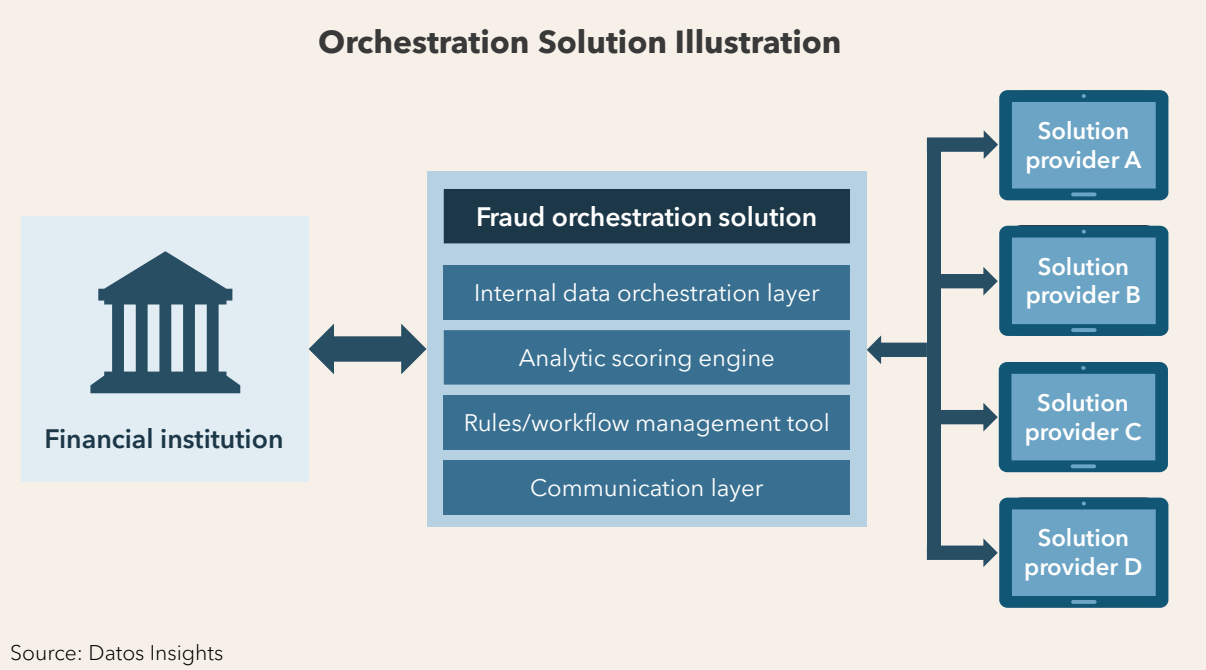
vendor risk management typically adds additional time to the cycle. This extended timeline proves particularly challenging when organizations need to respond rapidly to emerging fraud threats.

Organizations must also ensure that alerts from any number of point solutions integrate cohesively rather than adding to the workload. Many institutions operate with multiple vendor-provided fraud-prevention solutions, each generating unique alerts and potentially requiring separate investigation workflows. Without advanced risk evaluation capabilities, fraud teams become overwhelmed with duplicate alerts and struggle to prioritize investigations effectively. This challenge becomes more acute as organizations add new channels and payment types, each requiring its own set of controls and generating additional alerts.

The Orchestration Solution Approach

The orchestration solution model is a response to these challenges, offering a more integrated approach to fraud prevention (Figure 3).

Figure 3: Orchestration Solution Illustration



Source: Datos Insights

Orchestration platforms enable FIs and other organizations to connect to a range of different solution providers through a platform with capabilities that integrate internal data sources, analytically assess risk, and determine the best course of action to take. This

approach puts fraud-prevention teams in control of their risk processes and provides the ability to adapt quickly, which is critical in the world of fraud prevention.

The solutions support the integration of multiple point solutions, either native to the provider or through third-party integrations. The following breakdown outlines the primary features and functionality of an orchestration model:

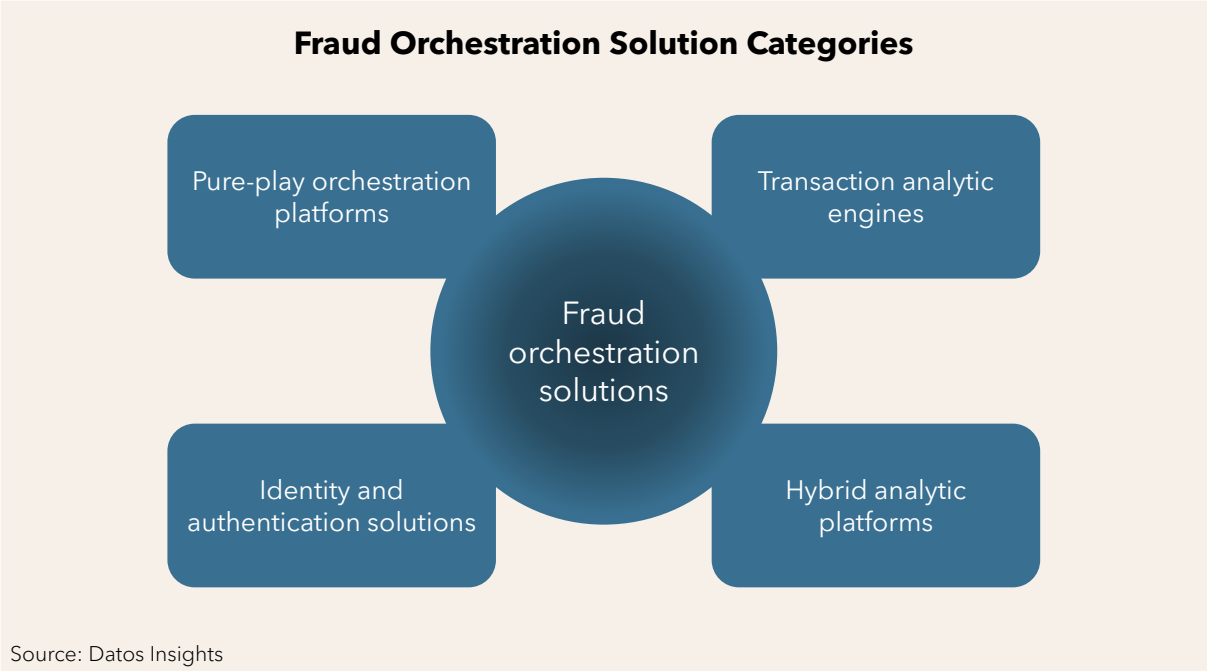
- Organizations integrate into vendor solutions through APIs, typically through a public or private cloud implementation, enabling strategy management without constant technology resource demands and delays in the IT queue. This approach allows fraud teams to test and implement new vendors, capabilities, models, or rules without requiring extensive IT support.
- They incorporate data integration layers that facilitate the combination of external solutions and internal customer data to support effective decisioning. This capability proves particularly valuable for real-time fraud prevention, where decisions must be made in milliseconds based on data from multiple sources.
- They incorporate ML-based risk engines and support custom model deployment while also providing multitenant capabilities and geographic customization. The quality of ML tools varies with the solution provider's focus and evolution.
- They provide sophisticated workflow design through graphical, drag-and-drop interfaces to allow for no-code development.
- Nearly all include capabilities for executing A/B testing of different vendors, models, and strategies, allowing organizations to optimize their fraud-prevention approach based on actual results.
- These platforms often include broad point solution marketplaces with centralized contracting. In these cases, providers maintain vendor relationships, allowing clients to operate under a single contract and reduce vendor management overhead. This marketplace approach can substantially lower implementation time compared to traditional point solution integration.

Fraud Orchestration Solution Types

The fraud orchestration market encompasses several solution types based on the core competencies of the vendors and their evolution. The main categories are pure-play orchestration platforms that coordinate third-party services, transaction analytics engines

that focus on pattern detection, identity and authentication solutions positioned that validate individuals and interactions, and hybrid platforms that combine orchestration with native analytics capabilities (Figure 4).

Figure 4: Solution Categories



Source: Datos Insights

Each solution type offers different advantages for specific use cases, though the boundaries between categories continue to blur as vendors expand their capabilities and fraud-prevention needs evolve. Vendors often combine elements from multiple categories, but understanding these core solution types helps FIs evaluate options based on their specific needs.

Pure-Play Orchestration Platforms

Pure-play orchestration platforms provide workflow management and decisioning capabilities without native fraud detection. These solutions focus on integrating and coordinating third-party data sources, verification services, and fraud detection tools through a single platform. The platforms typically offer no-code or low-code environments for building verification workflows and decision flows. Pure orchestration solutions emphasize flexibility and vendor-agnostic integration capabilities. Their value proposition centers on reducing integration complexity and enabling organizations to optimize their use of third-party services.

Transaction Analytics Engines

Transaction analytics engines focus on processing a high volume of payment and nonpayment transactions to detect fraud patterns and anomalies. These solutions typically employ ML models and rules engines purpose-built for specific transaction types like payments, account opening, or account takeover. The analytics engines excel at real-time processing and pattern recognition across large transaction volumes. Transaction analytics providers often maintain consortium databases that help identify patterns across their client base. These solutions generally offer strong performance for their targeted use cases but may require additional tools for comprehensive fraud prevention.

Identity and Authentication Solutions

Identity and authentication solutions concentrate on validating customer identities and ensuring account access security. These platforms typically combine identity verification capabilities like document validation and biometrics with ongoing authentication methods such as behavioral biometrics and device fingerprinting. The solutions often include fraud detection specific to account opening and account takeover scenarios. Identity-focused providers generally maintain identity networks or consortium data specific to identity verification and authentication patterns.

Hybrid Platforms

Hybrid platforms combine orchestration capabilities with native fraud detection and analytics. These solutions offer built-in transaction monitoring and fraud detection while also supporting the integration of third-party services and data sources. Hybrid solutions aim to reduce the total vendor count by providing core fraud-prevention capabilities while maintaining flexibility to add specialized third-party services. Their approach balances the benefits of pre-integrated fraud detection with the adaptability of pure orchestration platforms.

Key Functionality

Fraud orchestration platforms have evolved significantly to address the growing complexity of financial crime. These solutions now incorporate advanced capabilities across deployment, processing, integration, and analytics to support enterprise-scale operations. As FIs work to balance fraud prevention effectiveness with operational efficiency and customer experience, orchestration platforms deliver core functionality that helps organizations achieve these objectives:

- Cloud deployment options now dominate the market, with most vendors offering flexible implementation models, including public cloud, private cloud, and hybrid approaches. This shift enables FIs to maintain performance at scale while adapting to changing infrastructure requirements and regulatory obligations.
- Real-time processing capabilities have become table stakes, with leading solutions processing thousands of transactions per second while maintaining low response times. These performance levels demonstrate the maturity of orchestration platforms in handling enterprise-scale deployments across multiple channels and use cases.
- Point solution integration capabilities continue to expand, with providers offering hundreds of prebuilt connectors to third-party data sources and services. This expansion enables FIs to implement new capabilities quickly.
- ML model management capabilities now support parallel model deployment and testing across multiple model types, including proprietary, custom, and third-party models. This flexibility allows organizations to leverage various analytical approaches while maintaining consistent governance and monitoring.
- Low-code/no-code interfaces are becoming standard features as providers seek to empower business users in strategy management and model development. These capabilities reduce dependence on technical resources while enabling fraud teams to respond more quickly to emerging threats.
- Device intelligence and behavioral biometric capabilities are increasingly embedded within orchestration platforms rather than requiring separate point solutions. This integration improves fraud detection effectiveness while reducing implementation complexity and maintaining consistent customer experiences.
- Cross-channel visibility and unified case management help organizations identify fraud patterns that might otherwise go undetected when channels are monitored in isolation. These capabilities enable more efficient investigation processes while improving detection rates across different payment types and channels.

The maturation of these platforms reflects the financial services industry's need for comprehensive, scalable fraud-prevention capabilities. These solutions have advanced beyond basic integration and workflow management to provide advanced analytics and channel-agnostic fraud detection. FIs evaluating orchestration platforms should assess

how these key capabilities align with their specific operational requirements, risk-management objectives, and technology infrastructure.

Fraud Orchestration Market Sizing

Datos Insights estimates the fraud orchestration solution market at about US$2.094 billion in 2024 (Figure 5). This market sizing focuses specifically on fraud orchestration capabilities and associated integration services, excluding, to the extent possible, revenue from other risk-management functions. Additionally, the market estimate considers primarily enterprise-level deployments, as smaller implementations often rely on fraud-prevention capabilities embedded in their core processing or payment platforms.

Figure 5: Fraud Orchestration Solution Market Size

Source: Datos Insights

The market is expected to grow consistently to US$3.662 billion in 2028, representing a compound annual growth rate of 15%. This growth trajectory reflects increasing demand for solutions that can coordinate multiple fraud-prevention tools and data sources. The market size also assumes substantial ongoing investment by FIs and other organizations in modernizing their fraud-prevention infrastructure. The 2024 baseline of US$2 billion demonstrates that orchestration has moved beyond early adoption to become an established market segment.

Provider and Key Functionality

Datos Insights looked at ACI Worldwide, shown in Table B, that offer fraud orchestration capabilities.

Table B: Orchestration Solution Providers

Provider	Product name	Headquarters	Founded	Employee count
ACI Worldwide	ACI Fraud Management	Omaha, Nebraska	1975	4,000

Source: Datos Insights, Solution Providers

This vendor represents a different approach to orchestration with the objective of preventing fraud through the integration of internal and external data sources, the application of advanced analytics, and the ability to leverage identity, authentication, and other risk services.

Platform Functionality

Table C provides an overview of core functionality of the participating providers, highlighting key differentiators in risk coverage and technical capabilities. Most providers support fraud/AML and compliance use cases, and several extend into credit risk assessment.

Table C: Orchestration Platform Key Functionality

Solution provider	Risk areas	Analytic capability	Self-service integration	Native data consortium	Embedded finance
ACI Worldwide	• Fraud/AML • Compliance	• AI • ML • Rules engine	☐	■	☐

Source: Datos Insights, solution providers

Key: ■ = Yes, ☐ = No, ◪ = Via a partner, ○= Plans to/will offer in the future

The functionality comparison reveals some variation in orchestration, with most providers supporting multiple risk types and offering ML capabilities. The following highlights key observations:

- Self-service integration capabilities, which allow users to directly add point solution providers, are present in roughly half of the solutions, resulting in some differences in approaches to implementation and configuration.
- Native data consortia are widely available across providers, demonstrating the importance of shared intelligence in fraud prevention.
- About half the providers offer embedded finance capabilities, which allow nonfinancial companies to integrate financial services directly into their products while the provider manages the related risk. Several others report plans to add these capabilities to their platforms, pointing toward a trend in the market.

Deployment Models

Deployment flexibility represents a key consideration for organizations evaluating orchestration platforms, as shown in Table D. The comparison examines support for public cloud, private cloud, on-premises, and hybrid deployment models across providers. AWS emerges as the dominant public cloud platform, though some providers support multiple cloud services. Most providers offer multiple deployment options to accommodate varying client requirements.

Table D: Orchestration Platform Deployment Models Supported

Solution provider	Public cloud	Private cloud	On-premises	Hybrid
ACI Worldwide	■	■	■	■

Source: Datos Insights, Solution Providers

Key: ■ = Yes, □ = No

Cloud deployment dominates the orchestration platform landscape, with AWS serving as the primary public cloud provider. While most vendors support multiple deployment models, implementation approaches vary considerably. While public cloud represents the standard offering, several providers maintain on-premises capabilities for organizations with strict data residency requirements. Hybrid deployments bridge these approaches,

enabling firms to maintain sensitive data on-premises while leveraging cloud capabilities for other functions.

Identity and Authentication Capabilities

Identity verification and authentication capabilities represent critical components of orchestration platforms as FIs face increasing pressure to prevent account takeover fraud while maintaining streamlined onboarding processes. The ability to coordinate multiple verification methods—from document scanning to behavioral biometrics—enables FIs to apply risk-appropriate authentication without creating unnecessary friction.

Table E examines how orchestration providers deliver these capabilities, distinguishing between native functionality and partner-provided services across key verification methods, including document verification, personally identifiable information (PII) validation, bank account verification, behavioral biometrics, device intelligence, and mobile phone owner verification.

Table E: Identity and Authentication Capabilities

Solution provider	Document verification	PII verification	Bank account verification	Behavioral biometrics	Device intelligence	Mobile phone owner verification
ACI Worldwide	◪	◪	◪	◪	◪	◪

Source: Datos Insights, Solution Providers

Key: ■ = Native, ◪ = Via partner, ○ = Plans to/will offer in the future, □ = No or N/A

Device intelligence and PII verification emerge as core competencies among orchestration providers, with over half offering these capabilities natively. In contrast, bank account verification and mobile phone owner verification remain largely partner-dependent functions across the market. This reveals many providers focus internal development on capabilities that benefit from direct integration with their risk engines while partnering for functions requiring specialized infrastructure or regulated data access.

ACI Worldwide Profile

The following profile explores a participating vendor offering a platform that coordinates multiple fraud-prevention and compliance functions, detailing its capabilities, deployment options, partnerships, and planned enhancements. The profile covers core functionality, integration approaches, data partnerships, and authentication methods, along with insights into how the provider addresses current market requirements.

ACI Worldwide, founded in 1975 and headquartered in Omaha, Nebraska, is a global provider of real-time payments and fraud-prevention solutions. ACI has over 4,000 employees worldwide and customers, including the top 10 banks worldwide, in 94 countries. It serves over 80,000 merchants, 3,000 organizations utilizing electronic bill payment solutions, and thousands of banks, intermediaries, and merchants leveraging its fraud-prevention solutions. The company is prominent in payment solutions through decades of experience serving major FIs, merchants, and payment service providers (PSPs) globally.

The company's fraud prevention, AML, and risk-management capabilities leverage the company's unique position across the payments ecosystem, providing visibility into consumer behavior across multiple channels and payment types. ACI's solutions use this comprehensive view to deliver risk signals and fraud-prevention capabilities while maintaining data privacy and regulatory compliance. This approach enables clients to benefit from network intelligence without requiring direct data sharing between parties, addressing security concerns and regulatory requirements while maximizing fraud prevention, AML, and risk-management effectiveness.

Table F provides summary information for ACI Worldwide.

Table F: ACI Worldwide Fraud Orchestration Solution Overview

Category	Description
Product name and original release date	ACI Fraud Management, serving as an orchestration solution for over 10 years
Primary target market	• Tier-1 and Tier-2 banks and intermediaries (over US$100 million in assets) • Tier-1 direct merchants with over US$1 billion in revenue) • PSPs

Category	Description
Existing client base	• Over 2,350 banks and FIs, including the top 10 banks worldwide • Services more than 80,000 merchants directly and indirectly
Geographic coverage	Global, operating in over 90 countries
Deployment options	• On-premises • Private cloud • Public cloud through multiple providers • Hybrid
Current deployment mix	• On-premises (approximately 110 clients) • Hosted/cloud • Hybrid

Source: ACI Worldwide, Datos Insights

Solution Overview

ACI's Payments Intelligence Framework is a comprehensive analytics center of excellence that leverages the company's position across the payments ecosystem. The framework reflects experience in processing and analyzing payment transactions across multiple channels and payment types, with patented techniques for fraud detection and prevention, AML, and risk-management decisions. ACI's framework provides a holistic view of consumer behavior across the entire payment journey. This visibility enables effective fraud detection and reduces false positives by understanding how consumers interact across banking, merchant, and billing touchpoints.

The solution supports visibility into consumer behavior across multiple channels and payment types, including the following:

- Banking transactions (e.g., card issuing, acquiring)
- Merchant transactions (e.g., online, in-store)
- Bill payments
- Real-time payments
- Digital assets
- Central bank infrastructures

Key Components and Features

The framework's key components leverage ACI's market position to deliver actionable intelligence without exposing sensitive data. The framework's modular design allows organizations to implement components based on their specific needs while maintaining the ability to expand capabilities over time. The solution's key components include the following:

- **Fraud management for FIs:** Offers real-time fraud and AML management using AI, ML, fraud and payments data, and advanced analytics.
- **Fraud management for merchants:** Provides real-time fraud management, leveraging AI, ML, consortium data, and advanced analytics tailored to merchant needs.
- **ACI Model Generator:** A citizen data-science workbench enabling business users to rapidly create and adapt predictive AI and ML models along with business rules without requiring data-science expertise.
- **Network intelligence:** Proprietary technology enabling secure distribution, exchange, and consumption of risk signals in real time across the ecosystem.
- **Fraud-scoring services:** A fully hosted solution providing analytical capabilities powered by patented incremental AI and ML algorithms.

The solution's core features provide fraud prevention and other risk functions across all channels and payment types and incorporate rule-based approaches, AI modeling, and advanced ML capabilities to provide flexibility:

- **Real-time detection:** Processes transactions in real time through API integration with response times under 300 milliseconds. The solution leverages architecture and optimization techniques to maintain consistent performance even at extreme transaction volumes. The platform's scalability is demonstrated through implementations at major global institutions.
- **Consortium-based intelligence:** Rather than sharing raw data, ACI provides precise risk signals derived from its unique visibility across the payments ecosystem. These signals include prior approvals, fraud classifications (e.g., account takeover, synthetic identity), digital identity verification, and device behavioral patterns.

- **Flexible integration:** The platform supports multiple integration and messaging options, including TCP/IP, MQ, and RESTful APIs, JSON, XML, fixed-width formats, prebuilt connectors to over 200 payment providers, and flexible integration with virtually any third-party data intelligence sources.
- **Deployment options:** The platform supports on-premises and private cloud deployments as well as multiple public cloud provider services, including AWS and Azure. The company also supports hybrid deployments of the solution.
- **AI model management:** ACI offers a comprehensive approach to model life-cycle management, from development through deployment and monitoring. The platform allows users to run AI models in parallel and to test models in simulation mode before deployment. A self-learning capability autonomously recommends, updates, and refreshes existing models at a set cadence by identifying threats while meeting compliance requirements. The platform supports various model deployment options:
  - ACI's hosted models, third-party models, proprietary models, and combinations of each
  - Custom models developed through ACI Model Generator
- **Identity verification software development kit (SDK):** ACI offers an SDK for identity verification services for a wide array of decisions, including account creation, customer logins, refunds, disputes, reward point redemption, and checkout.

Data Providers and Risk Solution Services

ACI maintains an extensive network of partnerships to provide comprehensive fraud prevention, AML, and risk-management capabilities while maintaining an agnostic approach to third-party integrations. The company's strategy focuses on supporting flexibility in integration options while helping clients optimize their use of external services through intelligent orchestration. Rather than requiring specific vendor relationships, ACI enables organizations to leverage existing partnerships while providing guidance on optimal service utilization based on specific use cases and risk factors. Table G is an overview of ACI Worldwide's data and point solutions.

Table G: ACI Worldwide, Available Data and Fraud Solution Services

Service/data type	Service/data	Native/partner	Partners
Identity verification	Document scanning and authentication	◪	Undisclosed
	Selfie/liveness verification	◪	Undisclosed
	PII verification	◪	Undisclosed
	Business identity verification	◪	Undisclosed
	Email reputation	◪	Mastercard Identity
	Knowledge-based authentication (KBA)	◪	Multiple multifactor authentication vendors via SSO
	Mobile phone ownership verification	◪	Undisclosed
Authentication	SMS one-time passcode (OTP)	◪	Spectrum MoneyGuard
	Mobile app push OTP	◪	Spectrum MoneyGuard
	Behavioral biometrics	◪	BioCatch, NeuroID
	Facial biometric	◪	Undisclosed
	Fingerprint biometric	◪	Undisclosed
	Voice biometric	◪	Undisclosed
	Device intelligence	■, ◪	TransUnion
	Device reputation	■, ◪	TransUnion

Service/data type	Service/data	Native/partner	Partners
	Malware/jailbreak detection	◪	BioCatch
Compliance	Global sanctions lists	◪	Lexis Nexis
	Politically exposed person (PEP) lists	◪	Lexis Nexis
	Adverse media screening	◪	Lexis Nexis
Payment verification	Bank account validation authentication/ verification	◪	Undisclosed
	Transaction signing	◪	Undisclosed
	Tokenization	◪	Protegrity (embedded in solution)
	vP2P encryption	■	
	Smart routing, multi-acquiring	■	
Credit underwriting	Traditional credit data	■, ◪	Undisclosed
	Alternative credit data	■, ◪	Undisclosed
	Credit scoring services	■	

Source: ACI Worldwide, Datos Insights

Key: ■ = Native, ◪ = Via partner

Planned Enhancements

ACI's product roadmap focuses on enhancing core capabilities while expanding into new areas of fraud prevention and compliance. The planned enhancements reflect the company's approach to leveraging advanced technologies such as AI and ML to improve

operational efficiency and detection capabilities. Table H provides an overview of the company's product roadmap.

Table H: ACI Worldwide, Product Roadmap

Time frame	Description
2025	• AML risk-scoring with ML models for customer risk • AI-based risk Strategy automation for rule suggestion and strategy refinement • Payments intelligence API gateway
2026	• Decision intelligence & AML workflow automation with AI

Source: ACI Worldwide, Datos Insights

Datos Insights' Take

ACI's solution leverages the company's unique position across the payments ecosystem to deliver comprehensive fraud-prevention capabilities. A key capability is its visibility into consumer and account behavior across multiple channels, payment types, and participant types (banks, merchants, billers), which enables ACI to provide precise risk signals derived from consortium data without sharing sensitive information between parties. The company's approach to sharing fraud-, AML-, and risk-based intelligence through signals rather than raw data effectively addresses both privacy concerns and regulatory requirements while enabling the identification of risk patterns across different payment types and channels.

The solution's proven scalability with major global institutions and real-time processing capabilities are particularly impressive in the market. A large financial institution in India with processing volume rising to over 6,000 transactions per second with sub-100 millisecond latency demonstrates the platform's ability to handle massive transaction volume at the national level. The solution's ability to maintain performance while processing varied transaction types sets it apart from some competitors that focus on specific payment channels. ACI's cloud deployment options and proven performance in on-premises and hosted environments provide flexibility that is enhanced by its partner network and agnostic approach to third-party integrations.

The democratization of data science through the patented ACI model generator and flexible deployment options demonstrate a commitment to meeting diverse client needs,

supported by a consultative approach that includes regular client forums and strategic guidance. The solution's ability to support multiple modeling approaches simultaneously, including client-built, ACI-provided, third-party, and blended models, enables organizations to leverage existing investments while adding new capabilities. The combination of analytic capabilities, network visibility, and flexible integrations positions ACI's solution well for FIs and merchants seeking fraud prevention and other risk capabilities with robust consortium data benefits.

Conclusion

The orchestration solutions market demonstrates strong momentum as providers enhance their platforms to address evolving fraud threats and changing customer expectations. Core capabilities like real-time processing and rule management remain essential, but several key developments are shaping the market's future direction. As the market continues to evolve, organizations should evaluate providers based on their ability to address current needs while positioning them well for future requirements. Carefully consider factors such as scalability, flexibility of deployment options, breadth of prebuilt integrations, and strength of professional services support.

FIs should keep the following points in mind:

- **Explore how to use ML capabilities to optimize operational decisions beyond basic fraud detection.** Fraud strategists should evaluate platforms that enable automated strategy refinement while maintaining effective controls.
- **Consider orchestration platforms that integrate digital identity verification and authentication capabilities directly within the solution.** Organizations should look for approaches that reduce integration complexity while enabling risk-based authentication.
- **Evaluate consortium data-sharing capabilities when selecting an orchestration platform.** Fraud-prevention teams should examine how providers enable network intelligence benefits while maintaining data privacy and regulatory compliance.
- **Review cloud deployment track records when assessing orchestration providers.** FIs should examine performance metrics and scalability demonstrations in cloud environments that align with their infrastructure requirements.
- **Prioritize support for real-time payments and emerging payment types when evaluating orchestration platforms.** Potential buyers should assess how providers address fraud vectors across both traditional and new payment channels.
- **Look for vendor-agnostic approaches to third-party integration when selecting an orchestration platform.** Technologists should evaluate how platforms can incorporate existing fraud-prevention investments while supporting expansion based on evolving requirements.

About Datos Insights

Datos Insights is an advisory firm providing mission-critical insights on technology, regulations, strategy, and operations to hundreds of banks, insurers, payments providers, and investment firms—as well as the technology and service providers that support them. Comprising former senior technology, strategy, and operations executives as well as experienced researchers and consultants, our experts provide actionable advice to our client base, leveraging deep insights developed via our extensive network of clients and other industry contacts.

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