



Precise and democratized intelligence with ACI's model generator

ACI's model generator, part of ACI® Fraud Management™ solution, enables banks, processors, acquirers and central infrastructures to rapidly create and adapt to emerging trends and threats, leverage predictive modelling abilities and deliver business autonomy from intelligence data directly from payment flows.

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Leverage responsible artificial intelligence competencies to enrich your decision making and put the power back into the hands of your business.”

Cleber Martins
Head of Payments Intelligence and Risk Services

The market challenge

In the world of artificial intelligence leading to emerging sophisticated fraud threats and new payment trends, it is essential to adapt and pivot to new strategies by assessing a combination of diverse and changeable data “features” to understand digital identities — in milliseconds.

The rise of real-time payments eventually means a rise in authorized push payments scams (APP) or authorized payment scams (APS) and it is crucial to protect your customer and their account to build a reputation. Accuracy here is essential.

[Learn how](#) KTC leveraged ACI's model generator to deliver precise and real-time results

PRECISION-BASED DECISIONING

- Improves the extracting of information from existing data sets to determine patterns and predict future outcomes and trends

ENRICHED CITIZEN DATA SCIENTIST EXPERIENCE

- Allows fraud teams to create, evaluate and deploy machine learning models from relevant data and resources

RAPID TIME TO VALUE

- Built with complete flexibility in mind, allowing fraud prevention teams to quickly identify attacks and deploy bespoke rules to mitigate them

The AI technology to design, develop and deploy your own machine learning models

Within fraud management, ACI's model generator is an artificial intelligence product, leveraging ACI's federated machine learning models to deliver precise, quantifiable and unbiased decisions within a financial institution's payments ecosystem. ACI's model generator puts the competencies of a dedicated data science team direct to your fraud department by delivering automated models to optimize costs and operational efficiencies, detect and prevent more fraud loss, maximizing revenue and growth.

ACI's model generator will do the heavy-lifting by reducing the false positive rates, delivering best-in-industry fraud detection, and equally simplifying the process of building highly predictable and complex machine learning models. This ensures the models remain accurate with constantly changing fraud patterns by utilizing both static and dynamic features to automatically adapt to an ever-changing payments landscape. ACI's model generator acts as an overarching AI strategy control layer sitting on top of existing rules, while leveraging ACI's suite of payments intelligence products, adapting models and features to new fraud trends at your desired cadence to drive customer retention, reduce losses and evolve your brand through precise real-time decisions.

The ACI advantage

ACI's model generator puts the power of AI and data science into the hands of your business, all with a modern, web-based, intuitive and user-friendly interface. Flexible deployment models include on-premise, public cloud or private cloud.

- Reduce fraud losses through improved detection and preparation for future fraud threats
- Enhance operational efficiency with improved false positive rates and detection rates
- Reduce the ongoing burden and regulatory risk of exporting and submitting data externally
- Improve customer experience ensuring fraud is declined and genuine transactions are approved

Proven results:*

- Achieved next-generation customer protection in just two weeks
- Exceeded customer >85% fraud detection target to reduce losses
- Safeguarded users with 1.5 times more effective cash-out scam detection
- 50 ready-to-use features that detect and adjust to new fraudulent patterns
- An efficient, AI-based fraud function that runs in real time and near real-time

** Source: ACI customer data*

ACI Worldwide is a global leader in mission-critical, real-time payments software. Our proven, secure, and scalable software solutions enable leading corporations, fintechs, and financial disruptors to process and manage digital payments, power omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with a local presence to drive the real-time digital transformation of payments and commerce.

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