

# ACI Worldwide: An overview

January 2025





# Transformative software solutions that deliver **intelligent payments orchestration**



# Powering the world's payments ecosystem

ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers, and merchants can drive growth, while continuously modernising their payment infrastructures, simply and securely.

With 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.



# Vision:

Payments are always in motion. Technology is always evolving.

With industry-leading insights and expertise, we envision a world where all people can access and exchange money quickly, easily, and securely.

# Mission:

We continuously redefine the payments landscape with market leadership and transformative technology.

# ACI at a glance

**Trusted** by the world's leading banks, merchants, and billers.

As a global company with deep connections to the diverse local communities we serve, ACI is helping our customers innovate and grow in 94 countries.



The **top 10** banks worldwide



**80,000+** merchants



**3,000** organizations utilizing our electronic bill payment solutions



Preventing fraud for **thousands** of banks, intermediaries, and merchants



Processing **billions of transactions** per day equating to trillions of U.S. dollars

**50**

**50 years** in payments



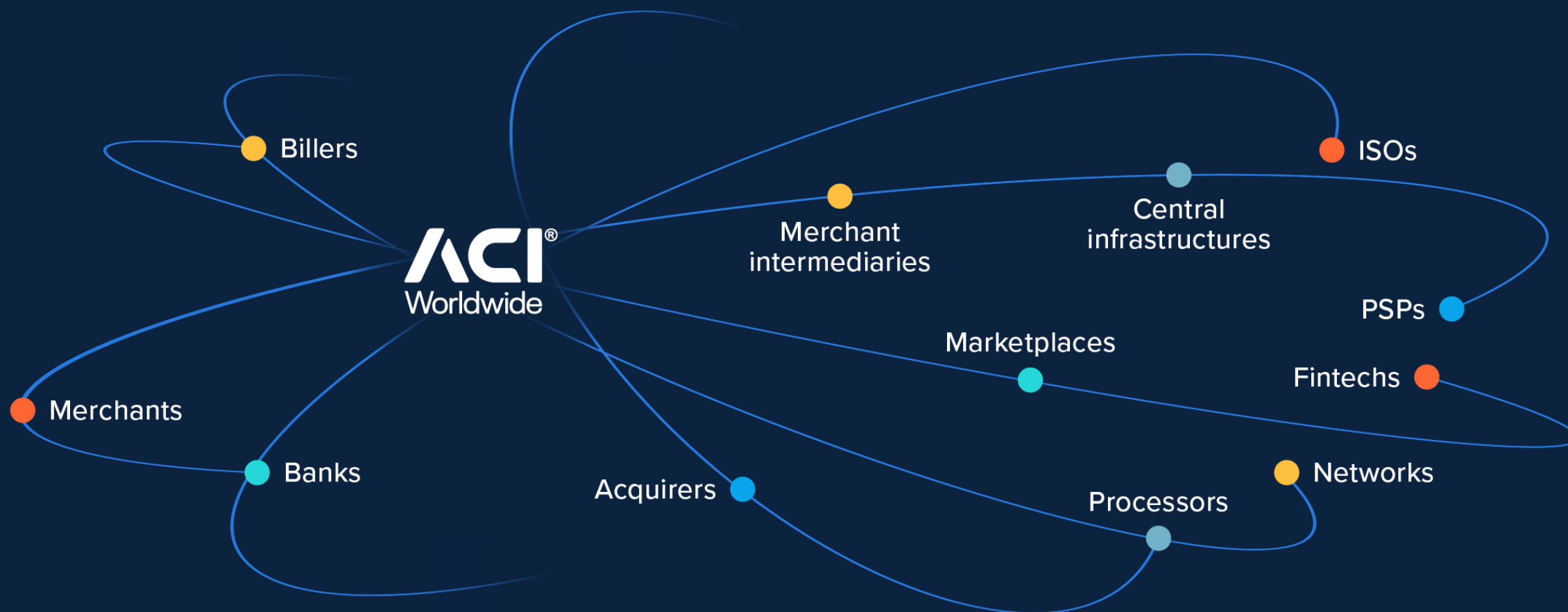
**~4,000 employees** globally (including contractors)



**\$1.45B 2023** revenue

# ACI spans the payments ecosystem

*Who we serve*





# ACI Fraud Management for financial institutions

*Solution summary*

ACI Fraud Management offers banks and intermediaries a comprehensive, real-time approach to fraud management that uses a superior combination of machine learning, fraud and payments data, and advanced analytics to prevent fraud and reduce the burden of compliance.

Everlink improves its  
CNP fraud detection rate by

**11%**

using ACI's model generator capability

Fintech Finance Awards  
2023

**Artificial Intelligence —  
ACI Fraud Management**

“

*With ACI, we will continue to provide banks and merchants access to fast and simple payment options as well as the ability to leverage rich data and analytics, all without compromising security.”*

**Christer Jonsson**

Senior Vice President, Card Services  
EVERY

# ACI Fraud Management for merchants

*Solution summary*

ACI Fraud Management offers merchants a comprehensive, real-time approach to fraud management that uses a superior combination of machine learning, fraud, and payments data, advanced analytics, and unprecedented consortium data to prevent fraud and reduce the burden of compliance.

Fashion retailer **Mango** improves its **acceptance rates** by

**7%** using

**ACI's Fraud Management for merchants**

Merchant Payments Ecosystem Awards 2023

**Best Payments  
Orchestration Platform —**

ACI Payments Orchestration Platform

“

*ACI has guided us through a number of difficult challenges over the years and enabled our business to flourish. They have drastically reduced our risk levels and costs while supporting the expansion of our existing and new sales channels. The risk analysts continue to guide us, providing invaluable day-to-day support to our fraud teams.”*

**Aegean Airlines**



ACI Worldwide®

