

## ACI Worldwide and HyperPay Protect eCommerce Payments for Merchants Across Middle East with Real-Time Fraud Prevention

### Leading Middle East and North Africa payment gateway protects merchants' eCommerce payments with ACI's UP Payments Risk Management solution

Naples, FLA, Dec. 21, 2017 (GLOBE NEWSWIRE) -- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced that HyperPay, a leading payment service provider (PSP) in the Middle East and North Africa (MENA) region, has extended its relationship with ACI to offer merchants integrated [real-time fraud prevention](#) for eCommerce and mobile payments.

The MENA region's eCommerce marketplace is experiencing double-digit growth-with estimates at [more than USD \\$51 billion in 2017](#). Despite the growth opportunity, the diversity of payments within the region presents challenges for both local and international businesses as they grapple with an increase in fraud. HyperPay, which utilizes ACI's [UP eCommerce Payments](#) for its cross-border capabilities and technical flexibility, has now extended that relationship with real-time fraud detection and prevention via ACI's UP Payments Risk Management solution.

ACI's UP [Payments Risk Management](#) solution addresses the fraud needs of merchants across sectors and verticals, with adaptive machine learning and a shared intelligence approach that leverages cross-industry knowledge and data. As a managed cloud service, insights gleaned from global fraud intelligence help expert risk analysts to define and optimize fraud strategies for payment providers and merchants.

"We have found that ACI's Universal Payments solutions perfectly complement our local knowledge and experience, and have enabled us to develop an offering that enhances the eCommerce experience in multiple countries across the diverse region where we operate," said Muhannad Ebwini, CEO, HyperPay. "While the growth opportunity is considerable, we also know that merchants need to protect their revenues and secure their transactions, as well as be responsive to the evolving threat of fraud. As a long-standing partner, we fully trust ACI to deliver a sophisticated, real-time fraud detection and prevention solution that protects our customers."

"eCommerce in the MENA region is growing rapidly, as consumers move from cash-based transactions to using cards and other online payment methods. As this shift - with mobile acting as an additional catalyst - gathers pace, retailers need to gain the trust of consumers and protect themselves against the risk of fraud across multiple channels," said Manish Patel, general manager, Middle East, Africa and South Asia, ACI Worldwide. "Simple integration of new payment types and acquirers has helped HyperPay to achieve 35 percent year-on-year growth, and we are confident that with ACI's UP Payments Risk Management solution standing behind every transaction, this strong growth can continue."

ACI ReD Shield is a fully integrated part of the [UP eCommerce Payments solution](#), which also includes the [Mobile Commerce SDK \(mSDK\)](#), used by HyperPay to deliver seamless mobile checkout experiences for merchants across Jordan, Saudi Arabia, Lebanon and UAE.

#### About ACI Worldwide

ACI Worldwide, the [Universal Payments](#) (UP) company, powers [electronic payments](#) for more than 5,100 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. To learn more about ACI, please visit [www.aciworldwide.com](http://www.aciworldwide.com). You can also find us on Twitter [@ACI\\_Worldwide](#).

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