ACI Worldwide Expands Strategic Partnership with NEOPAY, Adding AI-Powered Fraud Intelligence for Merchants Across the Middle East

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UAE-based acquirer extends long-standing relationship with ACI, adding AI-powered fraud intelligence to strengthen security, support growth and enable future payments innovation.

OMAHA, Neb.--(BUSINESS WIRE)--Nov. 24, 2026-- ACI Worldwide (NASDAQ: ACIW), an original innovator in global payments technology, today announced that NEOPAY, one of the UAE's leading and fastest-growing merchant acquirers, has expanded its long-standing relationship with ACI to support its next phase of growth and payments modernization.

NEOPAY serves thousands of merchants across retail, e-commerce, hospitality and the public sector, helping organizations simplify payment operations and accelerate digital growth. Building on a relationship that began in 2007 with Mashreq's merchant acquiring business, NEOPAY will extend the use of ACI Acquiring, which powers payment acquiring across point-of-sale and eCommerce channels. As part of the expanded relationship, NEOPAY will also deploy ACI's AI-powered Fraud Management solution, strengthening its ability to detect emerging fraud threats, protect merchants and consumers, and support continued growth across its payments ecosystem.

The investment comes as digital payments continue to grow across the UAE and merchants face increasingly sophisticated fraud threats across both card-present and card-not-present transactions. NEOPAY selected ACI to help protect its expanding payments ecosystem while maintaining the flexibility to support future innovation and business growth.

"As digital commerce accelerates across the Middle East, acquirers are under pressure to scale rapidly while staying ahead of increasingly sophisticated fraud threats," said Nick Craig, SVP and head of EMEA, ACI Worldwide. "By combining market-leading acquiring capabilities with AI-powered fraud intelligence, we're helping NEOPAY deliver secure, seamless payment experiences while staying ahead of increasingly sophisticated threats. Together, we're building a more intelligent payments platform that can support growth, innovation and trust at scale."

The immediate focus will be the implementation of ACI Fraud Management, ACI's AI-powered fraud intelligence platform. Combining machine learning, behavioral analytics, predictive risk scoring and real-time decisioning, the solution helps identify and stop emerging fraud threats before losses occur while minimizing friction for legitimate customers. Drawing on intelligence from billions of transactions, ACI enables organizations to make smarter fraud decisions in milliseconds.

The expansion supports NEOPAY's broader growth strategy following recent investments designed to accelerate its digital payments ambitions. With ACI's technology, NEOPAY will be able to scale its acquiring business, support new payment experiences and strengthen protection for merchants and consumers alike.

"As we continue to scale our business and shape the future of digital payments, having the right technology partners is critical to our ambitions," said Vibhor Mundhada, CEO of NEOPAY. "Our long-standing partnership with ACI reflects a shared commitment to innovation, reliability and security. By expanding this relationship, we are strengthening our fraud prevention capabilities while building a more intelligent, resilient and scalable payments ecosystem that can support our growth and evolving merchant needs."

About ACI Worldwide

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 modernizing their payment infrastructures simply and securely. With more than 50 years of trusted payments expertise, ACI combines a global footprint with a local presence to offer enhanced payment experiences and help organizations stay ahead of constantly evolving payment challenges and opportunities.

About NEOPAY

NEOPAY is one of the UAE's leading digital payments companies, providing end-to-end payment infrastructure for businesses, financial institutions and government entities across the Middle East. Its portfolio includes merchant acquiring, omnichannel payment acceptance, payment orchestration, embedded finance and issuer processing solutions, enabling secure, scalable and intelligent payment experiences. Backed by a strategic consortium led by Arcapita and Dgpays, with continued support from Mashreq, NEOPAY combines trusted financial services expertise with advanced payment technology to deliver seamless payment experiences, faster settlements, advanced analytics and value-added services.

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