

ACI Worldwide and STS PayOne Partner to Provide ePayment and Fraud Prevention Services to the Middle East

NAPLES, Fla.--(BUSINESS WIRE)-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [electronic payment and banking solutions](#), and STS PayOne, a leading regional provider of ePayment solutions and services in Middle East and Africa, have announced a high-value, integrated solution that combines the market-leading ACI ReD Shield® [fraud prevention solution](#) with the ePayment Gateway services offered by STS PayOne.

The joint offering will enable merchants and acquirers to reduce the risks related to electronic payments. It will do so by implementing multiple smart techniques to identify and prevent payment fraud in real-time, providing businesses with an enhanced level of protection against fraud losses and chargebacks.

The flexible and comprehensive nature of the solution will support eCommerce revenue growth and strengthen customer relationships for STS PayOne's merchant customers by accurately identifying legitimate transactions and reducing false positives.

Commenting on the partnership, Mr. Janti Abdallah, STS PayOne General Manager, said: "We strive to offer the best ePayment solutions to our clients, which includes providing the highest levels of security and fraud prevention. We were among the first to adopt and promote 3D Secure in the region, in addition to PKI and SSL encryption, not to mention achieving PCI-DSS compliance. The partnership with ACI Worldwide is in line with this eagerness to adopt best practices in fraud prevention and sustain our distinction and innovation."

Mr. Abdallah concluded: "We are seeing the need for smarter security measures and fraud prevention techniques in ePayments in the region, especially in the aviation, telecommunication and online retailing sectors. The integration of ACI ReD Shield into the STS PayOne payment gateway platform enhances our competitive advantage. The rich features of our joint solution, coupled with quality of service and cost efficiency, allow us to attract more clients in these target sectors."

Manish Patel, General Manager, Middle East and Africa, ACI Worldwide, commented: "Through this partnership with STS PayOne, we can jointly deliver a robust integrated payments and fraud solution that will support the growth ambitions of merchants across the Middle East and Africa. This region is quickly moving toward becoming a cashless society, as the popularity of card and online payments increases. However, the growing eCommerce market also has to contend with a shortage of advanced fraud prevention technology and with varying levels of payment security between countries and across different payment methods. ACI is well positioned to deliver a rich portfolio of services that support merchants looking for payments innovation both in-store and online, coupled with the highest standards of security."

About ACI Worldwide

ACI Worldwide, the [Universal Payments](#) company, powers electronic payments and banking for more than 5,000 financial institutions, retailers, billers and processors around the world. ACI software processes \$13 trillion each day in payments and securities transactions for more than 300 of the leading [global retailers](#), and 21 of the world's 25 largest banks. Through our comprehensive suite of software products and hosted services, we deliver a broad range of solutions for payment processing; card and merchant management; [online banking](#); mobile, branch and voice banking; [fraud detection](#); trade finance; and [electronic bill presentment](#) and payment. To learn more about ACI, please visit www.aciworldwide.com. You can also find us on Twitter [@ACI_Worldwide](#).

About STS PayOne

STS PayOne is a leading processor and provider of ePayment solutions. Headquartered in UAE and Jordan, the company serves clients spanning various industries in MEA region (Banking, Oil & Gas, Government, Telecommunications and Wholesaling/ Retail). Utilizing its in-house developed technology, STS PayOne delivers mission critical, PCI compliant enterprise-scale solutions that are processing tens of millions of transactions per year (24/7). Over the years, the company's pride has always resided in its unparalleled ability to deliver customized solutions to its clients, coupled with excellent support services. For more information, visit www.stspayone.com.

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