

ACI Worldwide Integrates Ethoca Alerts into Global eCommerce Payments Gateway

Agreement further strengthens fraud and chargeback prevention for card issuers and online merchants

NAPLES, Fla. & TORONTO--(BUSINESS WIRE)-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced an integration agreement with [Ethoca](#), a leading provider of collaboration-based technology solutions for card issuers and online merchants. ACI will integrate Ethoca's flagship service, [Ethoca Alerts](#), into its UP eCommerce Payments solution, making it available to payment service providers (PSPs) worldwide, and by extension, to thousands of leading online merchants worldwide. The integration of Ethoca Alerts gives PSPs, acquirers, processors and their merchant customers a powerful way to bolster their fraud defenses with card issuer-confirmed fraud and customer dispute data, while ensuring continued revenue growth.

Ethoca Alerts is powered by the industry's largest global card issuer and merchant collaboration network. It gives merchants an early warning on confirmed fraud and customer dispute transactions, allowing them to resolve cardholder complaints before they reach the costly chargeback stage. Merchants on the network receive alerts as soon as cardholders confirm fraud with their bank - not weeks later through the slow, costly chargeback process. This immediate notification provides the window of time merchants need to stop the fulfillment of goods and services, as well as eliminate the impending chargeback by issuing a refund to the cardholder.

Through Ethoca's integration with the UP eCommerce Payments solution, PSPs, acquirers and processors can activate the Ethoca Alerts service immediately and enable their merchants to benefit from nearly instant chargeback avoidance on confirmed fraudulent transactions. The integration provides merchants with a completely 'hands-free' experience, including automated refunding to ensure fast and easy elimination of chargebacks. In addition, Ethoca Alerts complements ACI's portfolio of integrated payment and fraud solutions, including ACI ReD Shield, enabling ACI customers to use them together as part of a finely-tuned fraud prevention strategy well-suited for today's complex online payment environment.

"Our integration with the ACI UP eCommerce Payments solution makes Ethoca Alerts easily available to more than 130 payment service providers and thousands of their merchants," said Keith Briscoe, chief marketing officer, Ethoca. "As we bring on board more payment providers and top tier merchants, the overall network effect increases. All participants - including Ethoca's network of more than 545 card issuers - get more value by reducing fraud losses and eliminating more chargebacks."

"We are excited to support integration with Ethoca to offer our clients even greater flexibility in determining the ideal fraud management solution," said Wolfgang Berner, director, ACI Worldwide. "ACI's global eCommerce payments network of more than 350 card acquirers and alternative payment methods is accessed through a single technical integration to ACI's open API-based platform. The addition of Ethoca Alerts enables a further way to fine-tune payment and fraud management operations for any business case."

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. In addition, myriad organizations utilize our [electronic bill presentment and payment](#) services. Through our comprehensive suite of software and [SaaS-based solutions](#), we deliver 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. You can also find us on Twitter [@ACI_Worldwide](#).

About Ethoca

Ethoca is the leading, global provider of collaboration-based technology that enables card issuers, e-commerce merchants and online businesses to increase card acceptance, stop more fraud, recover lost revenue and eliminate chargebacks from both fraud and customer service disputes. Through the Ethoca Network - the first and only of its kind in the industry - we are closing the information gap between card issuers and merchants. This unique capability makes fraud and customer dispute insight available and actionable in real time. Our suite of services delivers significant revenue growth and cost saving opportunities to our card issuer and merchant customers around the world. Seven of the top ten e-commerce brands, seven of the top ten U.S. card issuers, two of the top five UK card issuers and more than 4,600 e-commerce businesses around the world rely on Ethoca solutions and the network that powers them. To find out more, please visit us online at

www.ethoca.com.

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