



## ACI Delivers Cloud-Based Omni-Channel Solution for Merchants

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*UP Merchant Payments provides a seamless, secure payments experience regardless of channel, geography or payment type*

NAPLES, Fla.--(BUSINESS WIRE)--Jan. 11, 2018-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced that its [UP Merchant Payments solution](#) is available in the cloud. Based on a multi-tenant architecture, it offers the scalability required to meet the channel growth needs of merchants now and into the future.

UP Merchant Payments provides best-in-class [omni-channel payments](#) and fraud management capabilities that support business and revenue growth needs through any channel, anytime and anywhere that customers want to transact. Via a multi-tenant cloud-based delivery option, UP [Merchant Payments](#) helps to minimize the costs and resources needed to maintain payment systems. Along with other UP-enabled cloud offerings, UP Merchant Payments is delivered from ACI's state-of-the-art, fully redundant data center facilities, which are specifically designed to support mission-critical payment solutions while providing the utmost in reliability, security and data privacy.

"As merchants continue to find creative ways to serve their customers—across new and engaging channels—it is imperative that they not lose sight of critical components like payments and fraud management, which are integral to the customer experience," said Thad Peterson, senior analyst, Aite. "But merchants need to focus on what they do best—selling goods. Most neither have the time nor the expertise to allocate resources for managing these complex IT services."

Today's merchants are looking to reduce their infrastructure and compliance burdens. With the cloud-based UP Merchant Payments solution, they can enhance their digital and secure payments credentials with ACI's SaaS-based point-to-point encryption (P2PE) and tokenization offerings to protect their customers' cardholder data. Moreover, ACI's dedicated cloud-hosted offering provides the stability and scalability to support growth, as well as reduces the scope of PCI-compliance requirements.

"Securing customer payment information and managing fraud are integral to any merchant's digital payment strategy, especially as they scale their operations and payment options," said Mike Braatz, senior vice president, ACI Worldwide. "As more organizations work to streamline the payments experience for their customers, they're turning to ACI—and our extensive history of powering secure, flexible and scalable payments—and freeing themselves up to focus on the success of their businesses."

ACI's UP Merchant Payments is a proven solution that has been used for years at hundreds of leading merchants globally at their premises. Given that success and demand from merchants in the marketplace, ACI is releasing the multi-tenant cloud-based version. The solution supports a variety of in-store, eCommerce and digital channels, providing the framework for merchants across multiple verticals – including retail, dining, telco, travel, gaming and more – to create and manage a customer-centric experience. Advanced merchant fraud prevention and payment data security tools reduce risk, while protecting the bottom line. ACI will be exhibiting at [NRF's Big Show in Booth #2753](#).

### 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](#). You can also find us on Twitter [@ACI\\_Worldwide](#).

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