

## ACI Worldwide Announces 2018 Innovation Award Winners, Recognizing Global Payments Innovation

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*ABN AMRO, Belk, DBS, Erste Bank, LoanCare, Santander Bank and Suncorp Receive Top Honors*

NAPLES, Fla.--(BUSINESS WIRE)--May 24, 2018-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced the winners of the 2018 ACI Innovation Awards. The awards recognize leading banks, financial intermediaries, merchants and corporates around the world for their innovative use of ACI's UP portfolio of leading payment solutions. The awards celebrate global payments innovation; winners were selected by a panel of judges composed of ACI experts and industry analysts from Aite Group, Celent and Ovum.

This year's winners include:

- **ABN AMRO**—one of Europe's largest banks, ABN AMRO implemented several innovative fraud detection and prevention solutions, reducing fraud losses by implementing "Fraud as a Service" and predicting upcoming fraudulent events using non-financial data. With the combination of these innovations, ABN AMRO can predict possible fraud activities before any fraud losses occur.
- **DBS**—As the largest bank in Southeast Asia, DBS has introduced a revolutionary payment framework underpinned by ACI's UP Real Time Payments. Since the new platform went live three months ago, it has enabled industry firsts such as the successful launch of the Singapore Fast and Secure Transfers (FAST) payment gateway, as well as the WeChat Pay gateway, which enables customers outside of China the ability to bundle their DBS credit cards with the WeChat Pay service.
- **Erste Bank Hungary (EBH)**—one of the largest financial service providers in Central and Eastern Europe, EBH is one of the first banks in the region to fully meet PSD2 and instant payments compliance requirements. It is also one of only a few banks to deploy a future-proofed solution with the ability to deliver additional value, rather than a short-term workaround to meet compliance.
- **LoanCare**—a leading United States provider of full-service residential servicing to the mortgage industry, LoanCare's agents can remain in an application they are already using while providing a new feature for debit card acceptance with little effort, while remaining PCI compliant—an industry first, as debit cards are not integrated into any other system of record for mortgage servicing.
- **Santander Bank**—a United States-based wholly-owned subsidiary of Santander Group, Santander introduced a new, multi-layer, secure access platform with its launch of commercial online banking system, Santander Treasury Link. This innovation delivers a single integrated gateway and central provisioning platform, improving the client experience for both clients and the bank's client onboarding and servicing teams, by enabling the ability to manage access to products and services with greater ease and control. With Santander Link, the branded single sign on digital access platform, the bank plans to add access to more of its cash management solutions in the future.
- **Suncorp Group**—one of Australia's largest banks. Suncorp is well down the journey of true enterprise-wide, real-time payments risk management with Debit Card, ATM, POS, Branch banking transactions and, most recently, Digital Wallet in one solution with remaining Digital banking channel migration also well under way. The initiative has directly addressed the business challenge of achieving a cross-channel, 360-degree view of activity while minimizing friction to genuine customers. This has resulted in being able to provide a more complete picture of the customer, which has not only significantly increased the accuracy of fraud detection, but has also enabled fraud analysts to make quick decisions when an account is alerted as they have all the information needed on the one screen.

"As business and consumer preferences evolve and their expectations increase, today's organizations must innovate or risk attrition. The winners of this year's ACI Innovation Awards are on the cutting edge of payments and epitomize the best in the industry," said Craig Saks, chief operating officer, ACI Worldwide. "We are honored to partner with thousands of customers and with the many thousands of talented and forward-thinking individuals representing these organizations."

For additional information on the Innovation Awards program and winners, please visit: [www.aciworldwide.com/awards](http://www.aciworldwide.com/awards).

### 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 presentation 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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