

# ACI Partners with Zelle® to Offer Real-Time Payments for Financial Institutions

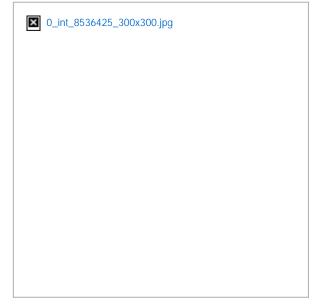
#### ACI powers real-time, digital, secure P2P payments for leading payments network

NAPLES, FLA, Nov. 20, 2017 (GLOBE NEWSWIRE) --

ACI Worldwide (NASDAQ: ACIW), a leading global provider of real-time electronic payment and banking solutions, today announced it has been named a technology partner of the Zelle Network<sup>®</sup>. ACI provides integration for Financial Institutions (FIs) to connect to *Zelle*, a leading U.S. Person-to-Person (P2P) payments network that has processed more than 160 million real-time P2P transactions since January 2017.

ACI provides connectivity to <u>real-time payment networks</u> from a single hub, bringing a broader reach to the market and empowering FIs to quickly deploy real-time payments. ACI's support for *Zelle* will result in banks being able to accelerate speed to market, reduce risk and create new revenue streams. *Zelle* delivers an easy-to-use consumer experience built into both mobile banking apps and a *Zelle* standalone app. Consumers can easily connect to *Zelle* — all protected by the security of their financial institutions.

"As a proven leader in real-time payments, ACI already provides banks with leading solutions for consumer payments through its Universal Payments technology—it is only natural they now help financial institutions integrate with *Zelle*," said Ian Macallister, vice president of Market Strategy at the bank-owned Early Warning Services, the network behind *Zelle*. "Through our collaboration, we will be able to assist FIs in offering a fast, easy and safe way for consumers to experience real-time money movement, which is critical to *Zelle*'s ubiquity."



"Zelle is increasing P2P payments adoption by creating a common payments experience for consumers—regardless of which bank they use," said WA Proctor, vice president, ACI Worldwide. "As more consumers engage in real-time payments through Zelle's payment experience, it will undoubtedly influence the widespread consumer and business adoption of real-time payments."

ACI's Universal Payments (UP) portfolio of solutions, including UP Real-time Payments and UP Immediate Payments, gives banks complete control, choice and flexibility in how they manage real-time payments. Offered as a cloud service or onpremise, ACI's UP solutions empower banks to enable real-time, open payments processing while optimizing their transaction costs. Banks can implement the features required to enable the support for The Clearing House Real-Time Payments and Early Warning's Zelle Network, including validation, verification, fraud and compliance, authorization, liquidity and exception handling.

### **About ACI Worldwide**

ACI Worldwide, the <u>Universal Payments</u> (UP) company, powers <u>electronic payments</u> 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 <u>electronic bill presentment and payment</u> services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's <u>private cloud</u>, we provide real-time, <u>immediate payments</u> capabilities and enable the industry's most complete <u>omni-channel payments</u> experience. To learn more about ACI, please visit www.aciworldwide.com. You can also find us on Twitter @ACI Worldwide.

## About Zelle®

Brought to you by Early Warning, an innovator in payment and risk management solutions, *Zelle* makes it easy, fast and safe for money to move. The Zelle Network<sup>®</sup> connects the nation's leading financial institutions, *enabling consumers* to send fast person-to-person payments to nearly anyone with a U.S. bank account. Funds are available directly in consumer bank accounts generally within minutes when the recipient is already enrolled with *Zelle*. To learn more about *Zelle* and its participating financial institutions, visit <a href="http://www.zellepay.com">http://www.zellepay.com</a>.

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Product roadmaps are for informational purposes only and may not be incorporated into a contract or agreement. The development release and timing of future product releases remains at ACI's sole discretion. ACI is providing the following information in accordance with ACI's standard product communication policies. Any resulting features, functionality, and enhancements or timing of release of such features, functionality, and enhancements are at the sole discretion of ACI and may be modified without notice. All product roadmap or other similar information does not represent a commitment to deliver any material, code, or functionality, and should not be relied upon in making a purchasing decision.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC.

#### Attachments:

A photo accompanying this announcement is available at <a href="http://www.globenewswire.com/NewsRoom/AttachmentNg/143f995e-cff6-456f-999b-4c77e48491e4">http://www.globenewswire.com/NewsRoom/AttachmentNg/143f995e-cff6-456f-999b-4c77e48491e4</a>

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