

Payment21 and ACI Worldwide Enable Anti-Money Laundering-Compliant Bitcoin Payments Globally

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NAPLES, FL and SANKT GALLEN, SWITZERLAND -- (Marketwired) -- 03/22/17 -- Payment21® and ACI Worldwide (NASDAQ: ACIW) today announced a strategic collaboration enabling payment service providers (PSPs) to offer merchants anti-money laundering (AML)-compliant Bitcoin acceptance via ACI's <a href="https://example.com/up-ec/up

Payment21.com is the first regulated Bitcoin payment processor with a strong focus on the compliance needs of enterprise-level businesses and the legal prerequisites of their banking partners. The award-winning Bitcoin cashier system provides AML-compliant cryptocurrency transactions, designed to meet the needs of eCommerce merchants and multinational corporations with specific regulatory requirements. This approach makes Bitcoin a viable solution for publicly-traded companies, licensed gaming enterprises, concessionary wireless network providers and authorized investment funds.

ACI's <u>UP eCommerce Payments solution</u> provides connectivity to a global network of more than 350 card acquirers and <u>alternative payment methods</u> via a single technical integration with a RESTful API. ACI's collaboration with <u>Payment21.com</u> allows PSPs and merchants to quickly and easily add Bitcoin payments to their checkout pages, without additional integrations. The solution includes inbound payments and payouts in Bitcoin offering real-time settlement capabilities on a global scale, which accelerates merchant cash flow.

"Our relationship with ACI Worldwide allows us to achieve scale by enabling AML-compliant bitcoin acceptance for more than 130 PSPs globally," added Bernhard Kaufmann, general manager, Psymmetr21.com. "With Payment21, PSPs and merchants are able to meet Know-Your-Customer (KYC) rules in European and international jurisdictions, as the Bitcoin cashier system caters to global KYC-regulations. This, together with no chargeback risk, makes enabling Bitcoin payments an effective solution for merchants that are seeking to address traditional points of friction -- including delays and costs associated with cross-border payments."

"We have teamed up with Payment21.com so that our PSP clients will be able to offer AML-compliant bitcoin payments all without exposing their merchants to price volatility, explained Andy McDonald, vice president, ACI Worldwide. ACI strives to remove the complexity from payments and streamline cross-border eCommerce. The addition of Payment21.com's cryptocurrency processing services to our network is another milestone in the ongoing expansion of our global network."

The UP eCommerce Payments solution combines the extensive global reach of the ACI PAY.ON <u>Payments Gateway</u>, which provides technical connectivity to more than 350 alternative payment methods and card acquirers, with integrated ACI ReD Shield <u>real-time fraud management</u>.

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 and <u>SaaS-based solutions</u>, we deliver 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 <u>www.aciworldwide.com</u>. You can also find us on Twitter <u>@ACI_Worldwide</u>.

About Payment21.com

Payment21® is committed to building trusted networks and making the digital cash ecosystem compliant, secure and more user-friendly. The venture has been dealing with alternative payments methods for more than a decade, and is recognized for its high security standards in processing cross-border transactions. The owner of the Payment21-brand is a registered financial intermediary executing the legal obligations set by the Swiss Financial Market Supervisory Authority (FINMA). For more information visit www.Payment21.com

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PR Contacts

Dan Ring

E-mail: dan.ring@aciworldwide.com

Phone: +1 (781) 370-3600

Christopher Taine (EMEA)

E-mail: christopher.taine@aciworldwide.com

Phone: +49 (0) 89 45230 557

Pablo Magro

E-mail: <u>bizdev@payment21.com</u> Phone: +41 (0) 71 740-1629

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