

## Act Now to Be Ready for Real-Time in Europe, Says ACI Worldwide

February 5, 2018

### **ACI to showcase UP Real-Time Payments solution at #TIPSapp event in Frankfurt**

NAPLES, Fla. & LONDON--(BUSINESS WIRE)--Feb. 5, 2018-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), will showcase its UP [Real-Time Payments solution](#) at the [#TIPSapp Challenge Event](#) at the European Central Bank in Frankfurt on February 6. As financial institutions across Europe are preparing for the launch of several domestic and pan-European schemes, ACI will feature its solution supporting connection to the central infrastructures across the region.

The first pan-European scheme, SEPA Instant Credit Transfer (SCTInst), was launched in November last year and another pan-European scheme, the TARGET Instant Payment Settlement (TIPS), is set to go live in 2018. In addition, several national schemes will be launched: Belgium, Slovenia, Spain, Portugal are all set to get their own national schemes, followed by France, Holland and Hungary in 2019.

ACI is offering all financial institutions and PSPs a multi-scheme solution based on a standard European SEPA Inst gateway that can be quickly modified to suit the requirements of any domestic or pan-European instant scheme. ACI's UP [Real-Time Payments](#) is also positioned to seamlessly integrate with the TIPS and other pan-EU real-time payments services.

Institutions can act now by using ACI's solution for any local and pan-EU scheme, and securely transition to a new TIPS settlement account once TIPS goes live in November 2018. To simplify the move to real-time payments with a lower risk approach, ACI offers a pre-packaged cloud solution for the major pan-EU instant payments schemes. Advanced liquidity management services are built in to manage fragmented multi-scheme settlement accounts from day one.

*Domenico Scaffidi, Principal Solution Consultant Immediate Payments, ACI Worldwide, comments:*

"This event will be a great opportunity for financial institutions and vendors alike to come together and discuss the opportunities and challenges of instant payments. With several schemes launching in Europe this year, financial institutions have a lot of decisions to make and their work cut out to be ready in time.

"A [recent survey by ACI](#) shows that consumers globally increasingly expect new and innovative services from banking providers, including real-time payments. Our message is to 'act now' and reap the benefits of the 'first mover advantage.'

"ACI offers payment service providers the opportunity to 'real-time-enable' their payments platform now and add connectivity to any instant scheme as they become available. We not only provide our customers with a technical solution, but also payment processing functionality, guidance on compliance, fraud, scheme rules, testing and certification, as well as support throughout the complex on-boarding process."

ACI has an unmatched global customer base of financial institutions and payment service providers using its UP Real-Time Payments solution. In the UK, the solution has been used by financial institutions to access the UK Faster Payments scheme since its launch in 2008. Currently, more than 70 percent of the direct participants of the UK's Faster Payments Scheme use ACI's solutions. Last year, EBA Clearing selected ACI as one of the 'frontrunner service providers' for the pan-European EBA SEPA Instant Credit scheme. ACI has also partnered with Vocalink to offer a complete end-to-end immediate payments solution for a domestic or regional immediate payments network. Additionally, ACI has customers using UP Real-Time Payments to access Singapore FAST and the Australian NPP (New Payments Platform) and are implementing The Clearing House RTP system and Zelle for customers in the US. ACI serves on the ISO 20022 Real-Time Payments Group, the EPC Instant Payments Technology Group and chairs the IPFA rules working group.

### **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 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](http://www.aciworldwide.com). You can also find us on Twitter [@ACI\\_Worldwide](#).

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