

ACI Worldwide and SWIFT Empower Banks to Take Advantage of Real-Time, Cross-Border Payments Revolution

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ACI launches new capabilities to enable banks to quickly offer and derive full value from SWIFT gpi service

NAPLES, Fla.--(BUSINESS WIRE)--Sep. 12, 2018-- <u>ACI Worldwide</u> (NASDAQ: ACIW), a leading global provider of real-time <u>electronic payment and banking solutions</u>, today announced the launch of two new capabilities to support banks to fully enable <u>SWIFT's global payments innovation (gpi)</u> service.

ACI, the first certified vendor of SWIFT gpi solutions and a SWIFT partner for more than 20 years, is offering two new capabilities to help banks derive the full value of SWIFT gpi - ACI Swift gpi Data Service and ACI SWIFT gpi Connect. Both are designed to enable banks to take full advantage of today's new real-time, cross-border payment opportunities, and differentiate their services from competitors, both those that are gpi-enabled and those that have yet to join.

Launched in 2017, SWIFT gpi has quickly become the new de facto standard in global payments. More than 160 banks have so far signed up to the service and are now sending and receiving funds quickly and securely to anyone, anywhere in the world, with full transparency over where a payment is at any given moment. The next step for many of the banks that have signed up for SWIFT gpi is to develop added value services for customers, leveraging the enriched data available as part of the new format.

ACI's SWIFT gpi capabilities are available as part of the <u>UP Real-Time Payments Solution</u> and <u>ACI Money Transfer System</u>. Banks that already use the ACI Money Transfer System (MTS) can benefit from built-in gpi capability, as well as the ACI SWIFT gpi Data Service - to offer the full benefits of gpi to their customers. Banks that currently use another payment engine can take advantage of ACI SWIFT gpi Connect to enable full gpi functionality without reengineering their existing payments engine – by using GPI services within the UP Real-Time Payments Solution.

"SWIFT gpi has quickly established itself as the new benchmark for faster cross-border payments, but the next step participating banks must take is to drive further value from their investment," said Craig Ramsey, Head of Real-Time Payments, ACI Worldwide. "Effectively leveraging the richer data of SWIFT gpi messages will enable banks to improve the customer experience and differentiate against competitors to gain market share. ACI's solutions for SWIFT gpi ensure banks can take full advantage of today's new real-time, cross-border payment opportunities and get ahead of the competition."

Features at a glance:

- -Full gpi participation and benefits for banks
- -All gpi data fully available to customer channels via APIs
- -End-to-end tracking and transaction data stored in accessible databases
- -Direct connection into the SWIFT central database to monitor inbound and outbound gpi transactions
- -Create a full bank and customer view with gpi Data Service or gpi Connect

To find out more please visit ACI SWIFT gpi solutions

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 <u>www.aciworldwide.com</u>. You can also find us on Twitter <u>@ACI_Worldwide</u>.

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