ACI UNIVERSAL PAYMENTS.

ACI Worldwide, T-Systems Hungary and Takarékinfo Partner to Ready Hungarian Banks for Real-Time Payments

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T-Systems and Takarékinfo will utilize ACI's UP Immediate Payments solution to enable 17 Hungarian banks to offer real-time payments

NAPLES, Fla. & LONDON--(BUSINESS WIRE)--Jan. 28, 2019-- ACL Worldwide (NASDAQ: ACIW), a leading global provider of real-time electronic payment and banking solutions, today announced that IT services company T-Systems and Hungarian processor Takarékinfo will utilize ACI's UP portfolio of solutions to enable 17 Hungarian banks to offer real-time payments services as part of their digital transformation projects.

ACI's UP <u>Immediate Payments solution</u> will enable 17 Hungarian banks to connect to the country's domestic real-time payments scheme, set to launch in June 2019. UP Immediate Payments offers a complete range of capabilities for processing real-time payments, including origination, processing, clearing and settlement, fraud detection and connectivity, all on a single platform.

By utilizing ACI's UP Immediate Payments solution all banks will be able to provide real-time balance data 24/7 to all customers across all banking channels. The ability to provide such balances is a crucial compliance requirement of the Hungarian real-time payments scheme. The ACI solution allows banks to run their card, non-card, digital, real-time, and any-to-any payments at scale, and thereby accelerate their payments innovation strategy.

"Financial institutions in Central and Eastern Europe are used to relying on ACI to provide innovative payments processing. Through our new collaboration with T-Systems and Takarékinfo, we will bring Hungarian real-time payments to a large customer base in the country," said Craig Ramsey, Head of Real-Time Payments, ACI Worldwide. "Our proven solutions ensure that financial institutions can take advantage of the new opportunities that open banking and real-time payments present, while also ensuring the highest levels of privacy, data protection, and fraud protection for their clients."

"We are delighted to partner with ACI Worldwide and Takarékinfo to support many Hungarian banks on their real-time journey," commented Ákos Kalmár, Director, Large Business Solutions Division, T-Systems Hungary. "Our solutions will ensure these banks will be able to connect to the new domestic real-time scheme in time for launch and fully meet all its compliance requirements while delivering state-of-the-art services to their customers."

"We are excited about this new partnership," added Zoltan Kozma, CIO, Takarékinfo. "The launch of a real-time scheme in Hungary means banks will be able to offer their customers new and innovative services; we are proud to support Hungary's financial institutions with their digital transformation projects."

ACI has an unmatched global customer base of financial institutions and payment service providers using its UP Immediate 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 50 percent of the scheme's payments are being processed by ACI solutions. Additionally, ACI has customers using UP Immediate Payments to access Singapore FAST, the Australian NPP (New Payments Platform) and Malaysia's Real-time Retail Payments Platform (RPP). ACI is also implementing The Clearing House RTP system and Zelle for customers in the US and serves on the ISO 20022 Real-Time Payments Group and the EPC Instant Payments Technology Group.

Universal Payments (UP) is at the core of ACI's strategy to provide the broadest, most integrated suite of electronic payments solutions in the market. UP is ACI's vision of enabling real-time, any-to-any electronic payments for financial institutions, intermediaries, merchants and billers. Its unique underlying technology framework consists of flexible, open payment services that enable organizations to innovate quickly, reduce risk and gain choice, flexibility and control over their payment strategies.

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>@ACL_Worldwide</u>.

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