



ACI Worldwide Earns Frost & Sullivan's 2019 Global Product Leadership Award for Real-Time Payments

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ACI lauded for offering the most comprehensive solution for real-time and immediate payments; UP Immediate Payments praised for innovation, thought leadership and strong overall performance

NAPLES, Fla.--(BUSINESS WIRE)--Feb. 27, 2019-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced it has received the [2019 Global Product Leadership Award](#) for its UP [Immediate Payments](#) solution from global consultancy Frost & Sullivan.

Frost & Sullivan's Product Leadership Award recognizes companies that strive to be best-in-class in three key areas: understanding demand, nurturing the brand, and differentiating from the competition. Analysts identify award candidates from around the globe and measure product leadership through in-depth interviews, analysis, and extensive secondary research.

ACI's UP Immediate Payments solution was independently evaluated based on two key factors—product family attributes and business impact—and analysts concluded that ACI offers the most comprehensive solution for real-time and immediate payments. The report identifies ACI's ability to serve a wide range of real-time payments requirements and deliver an integrated portfolio of value-added services as key industry differentiators. Additionally, the report notes ACI's UP Immediate Payments solution enables banks to meet multiple real-time payments scheme requirements and to quickly create differentiated products that address consumer, business, and merchant demands.

"The market for digital payments enablement technologies and solutions remains extremely competitive," said Vikrant Gandhi, director, Digital Transformation Practice at Frost & Sullivan. "Based on our analysis, ACI has emerged as a preferred provider of real-time payment solutions globally. The company has successfully developed and driven real-time payment capabilities that can be seamlessly used by various categories of banks and financial institutions."

The report highlights key industry requirements for banks and financial institutions in the digital payments evolution, which includes the adoption of cloud-based banking and payment platforms. Offered on premise, via a public cloud, or on ACI's private cloud deployment model, UP Immediate Payments supports the unique deployment needs of customers.

"It's an honor to be recognized by Frost & Sullivan as a product leader in real-time payments," said Craig Ramsey, head of real-time payments, ACI Worldwide. "The future of payments is real-time, and we are continuously striving to meet and exceed the demands of our customers around the world. This recognition is testament to the hard work of our dedicated team—comprised of the best minds in immediate payments."

ACI has an unmatched global customer base of financial institutions and payment service providers using its UP [Immediate Payments](#) solution. In the UK, financial institutions have used the solution 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 and the Australian NPP (New Payments Platform). ACI is implementing The Clearing House RTP system and Zelle for customers in the United States, and serves on the ISO 20022 Real-Time Payments Group and the EPC Instant Payments Technology 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 presentment and payment](#) services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's [private cloud](#), we provide 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. You can also find us on Twitter [@ACI_Worldwide](#).

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