



1st Source Bank Taps ACI Worldwide to Accelerate Digital Banking Across the Midwest

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ACI's cloud-based digital banking solution allows 1st Source to effectively compete with larger banks and increase cash management market share

NAPLES, Fla.--(BUSINESS WIRE)--May 6, 2019-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced that 1st Source Bank, the largest locally-controlled financial institution headquartered in northern Indiana, has selected ACI's cloud-based digital banking solution, [Universal Online Banker](#), to meet the shift in market demand toward digital banking and mobility.

1st Source Bank delivers a comprehensive range of banking services to consumers and businesses. In order to keep pace with the evolving digital economy and increase its industry footprint against larger financial institutions and fintech disruptors, the bank sought to provide its customers with a modern and secure digital banking experience. In addition, the bank looked to provide consistent interactions across all devices – mobile, tablets and desktops. With ACI's Universal Online Banker, 1st Source will be able to improve customer experience and develop new revenue streams.

"Providing outstanding customer service and superior quality banking services have always been at the core of what we do," said Jim Seitz, president, 1st Source Bank. "With ACI's digital banking solution, we're able to offer sophisticated online banking tools that help our customers manage their cash flows, make payments and instantly assess the financial status of their business. In addition, with APIs offered through ACI's cloud-based solution, we're able to innovate and create new services that keep up with customer expectations."

"Investing in new digital banking technology has become table stakes for banks to remain competitive in today's market," said Jim Gillespie, vice president, Banking Solutions, ACI Worldwide. "This requires banks to continuously update and improve their cash management platforms to grow their business and meet new customer expectations. With ACI's cloud-based Universal Online Banker, 1st Source is set to take advantage of the digital banking transformation and successfully compete with larger institutions and disruptors in the space."

ACI's cloud-based Universal [Online Banker](#) empowers banks to offer numerous features and services to their commercial and business banking customers. It incorporates industry-leading security and includes an extensive library of APIs, and the ease of access through mobile, tablets and desktops allows banking customers to manage their cash position wherever and whenever they want. The solution was recognized as "Best-in-Class" in the [AIM Evaluation: The Leading Providers of U.S. Cash Management, 2018](#) report from Aite Group. As the market advances in real-time payments, ACI will offer real-time payments origination and receipt tracking as part of Universal Online Banker, which supports transactions sent by banks' business customers to The Clearing House (TCH) real-time payments (RTP) network. ACI's UP Immediate Payments solution further extends this origination, which enables TCH RTP message clearing and connectivity.

ACI will showcase digital banking, faster payments and cybersecurity at NACHA Faster Payments 2019 at booth # 417, May 5-8. For more information, visit [ACI at NACHA Faster Payments 2019](#).

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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