



## ACI Worldwide and BMO Drive Business-to-Consumer Payments with Zelle

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*Modernization of BMO's globally recognized payments architecture drives new products to market quickly and effectively*

NAPLES, Fla. & TORONTO--(BUSINESS WIRE)--May 13, 2019-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), announced today that BMO Financial Group is leveraging its globally-recognized BMO Payment Hub powered by ACI's Universal Payments (UP) Real-Time Payments solution to accelerate new products to market, such as Zelle's business-to-consumer (B2C) payments.

"Our focus is to create services that better support our customers and make payments faster and easier," said Sharon Haward-Laird, Head, North American Treasury & Payment Solutions, BMO Financial Group.

ACI's UP [Real-Time Payments](#) solution provides BMO with connectivity to real-time payment networks from a single hub, which allows the bank to deliver faster and more efficient payment experiences for customers. In addition, BMO has also deployed Zelle, which allows businesses to capitalize on real-time B2C payments using a consumer's email address or U.S. mobile phone number.

The implementation of BMO's Payment Hub, powered by ACI's UP Real-Time Payments solution, earned the bank a [2019 Celent Model Bank Award](#) for Payment Services Hub Implementation.

"Changing customer demands creates the need for banks to become ever more digital, which is driving the imperative to modernize their payment systems," said Gareth Lodge, senior analyst, Celent. "BMO has chosen to embrace this need for change and established an architecture and a backend operation to support the move for greater agility, speed and flexibility. This project is a key component of this, to position them for future success."

"BMO transcends innovation and its recent Celent award win is very well deserved," said Craig Ramsey, Head of Real-Time Payments, ACI Worldwide. "BMO embarked on a transformational project that has already proven to be fruitful. And, adding Zelle faster payments is only the beginning. With ACI's UP Real-Time Payments solution, BMO has the freedom to rapidly make strategic or tactical moves, and realize new market opportunities essential to their success."

ACI is an official technology partner of the Zelle network, a leading payments network that has processed hundreds of millions of transactions. ACI's UP [Real-Time Payments solution](#) is the only global solution that allows financial institutions to address their RTGS (Real-time Gross Settlement), SWIFT messaging, ACH and faster payments needs (including Zelle and The Clearing House RTP) with a single, universal offering. ACI enables faster time to market, better management of cash flow, improved secure payments and fraud detection capabilities, simplified connectivity to new payments types, and transparency for customers in tracking their payments.

ACI will showcase its real-time payments and payments intelligence offerings at The Payments Canada 2019 Summit, May 14-16 in Toronto. Visit [ACI at The Payments Canada Summit 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](http://www.aciworldwide.com). You can also find us on Twitter [@ACI\\_Worldwide](#).

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