



## JCB Introduces Web API for Merchant Acquiring to Expand Payments Acceptance Across Europe and Beyond with ACI Worldwide

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### *JCB accelerates global expansion using ACI's UP eCommerce Payments solution*

NAPLES, Fla. & AMSTERDAM--(BUSINESS WIRE)--Jun. 3, 2019-- JCB International .Co. Ltd, the international operations subsidiary of JCB Co., Ltd., and [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced an alliance to introduce "JCB Web API Service" using ACI's UP eCommerce Payments solution.

JCB Web API Service provides acquirers with a web API-based interface for authorization and clearing with 3D Secure 1.0 / 2.0. JCB Web API Service allows acquirers to connect to the JCB network in an easier and faster manner to accept transactions from more than 130 million JCB cardmembers.

ACI's UP [eCommerce Payments](#) provides connectivity to an extensive global payment network of hundreds of card acquirers and alternative payment methods. Utilizing the solution as a processing interface between JCB and acquirers will not only accelerate JCB acceptance expansion globally, but also provide flexibility to roll out new payment services for online and mobile payments.

Acquirers that are integrated with ACI's UP [eCommerce Payments solution](#) are now able to add JCB as a payment option more easily – through implementation of a few lines of code. In turn, merchants will be able to offer more ways to pay for high net worth cardmembers who prefer to pay – in both card-present and card-not-present environments – with the payment brand that they know and trust.

"We are committed to expanding our global business and enabling our cardmembers to pay for goods and services around the world," said Kimihisa Imada, president and COO, JCB. "Through our partnership with ACI, we are able to offer an easy-to-integrate web API and deliver a critical requirement for potential JCB licensees. This will accelerate our expansion globally and, in particular, grow our footprint in Europe – responding to the desire of our cardmembers to make convenient and secure payments abroad just as they do at home."

"JCB's growth opportunity in Europe is considerable, with a growing customer base that represents significant spending power and seeks to pay with their preferred and trusted brand as they travel around the world," said Dan Frate, group president, ACI On-Demand, ACI Worldwide. "The extensive capabilities delivered by ACI's Universal Payments solutions make us uniquely qualified to support JCB's diverse needs, long-term growth and global ambitions."

### **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](#).

### **About JCB**

JCB is a major global payment brand and a leading payment card issuer and acquirer in Japan. JCB launched its card business in Japan in 1961 and began expanding worldwide in 1981. As part of its international growth strategy, JCB has formed alliances with hundreds of leading banks and financial institutions globally to increase merchant coverage and card member base. As a comprehensive payment solution provider, JCB commits to provide responsive and high-quality service and products to all customers worldwide. For more information, please visit: [www.global.jcb/en/](#).

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