



## ACI Worldwide Announces 2019 Innovation Award Winners, Recognizing Global Payments Innovation

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*ANZ New Zealand Bank, Avant, ING, PayNet and Universal Studios Receive Top Honors*

NAPLES, Fla.--(BUSINESS WIRE)--Jun. 19, 2019-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced the winners of the 2019 ACI [Innovation Awards](#). The awards recognize leading banks, financial intermediaries, merchants and corporates around the world for their innovative use of ACI's UP portfolio of leading payment solutions. The awards celebrate global payments innovation; winners were selected by a panel of judges composed of ACI experts and industry analysts from Aite Group, Celent and Ovum.

This year's winners include:

**ANZ New Zealand** —New Zealand's largest financial services group. Representing nearly one in two New Zealanders, ANZ New Zealand has a long track record of demonstrating innovation for its customers. Most recently, the banking leader embarked on an innovative way to ensure security and customer confidence in new digital payment channels, specifically, New Zealand's modernization initiative of ACH payments known as 'Cleared Funds'—by dynamically assessing risk in real-time before a transaction is completed using a variety of Payments Intelligence data sources.

**Avant** —a leading online lending platform for consumers. Avant, which serves more than 600,000 customers, implemented an API-driven solution that has helped it evolve into more than just a consumer lending company. Its ability to create, support and develop technology in-house makes the organization a force in the industry in supporting both the consumer lending market and its growing base of customers.

**ING** —a Dutch multinational banking and financial services corporation. ING embarked on a journey to become a globally scalable bank with one digital platform. As part of this journey, the banking leader worked with ACI on implementing a new agile approach to automation specific to its Clearing & Settlement solution. This approach has enabled ING to provide better focus on business innovation for its customers while being able to decrease time and financial resources on solution maintenance and support.

**PayNet** —the national payments network and central infrastructure provider for Malaysia. PayNet implemented Malaysia's Real-Time Retail Payments Platform (RPP) using ACI's UP [Real-Time Payments](#) solution. RPP and DuitNow, Malaysia's instant credit transfer via proxy ID, are the foundation for payments transformation in Malaysia, which is aimed at modernizing the e-Payments ecosystem and driving innovation for the country's more than 31 million residents.

**Universal Studios** —Universal Orlando Resort implemented a new and innovative wearable that allows guests at Universal's Volcano Bay water theme park to wait in "virtual lines," so they can have fun or relax while waiting to experience attractions, make cashless payments – and more. The "Tapu Tapu" wearable debuted at Volcano Bay last summer.

"Our customers represent the best in payments. We are proud to partner with these great organizations and help them to not only better serve their customers, but to more effectively compete in this continued rapid period of industry innovation," said Mike Braatz, chief marketing and solutions officer, ACI Worldwide. "This year's winners have truly embraced and demonstrated tremendous innovation and are well-deserving of this recognition."

For additional information on the Innovation Awards program and winners, please visit: [www.aciworldwide.com/awards](http://www.aciworldwide.com/awards).

### 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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