



ACI Worldwide's Mobile Payments Technology Supports Pay-In-Aisle Launch of British Convenience Food Retailing Giant, Co-op

July 31, 2019

Co-op's Pay-in-Aisle App set to deliver greater convenience and flexibility for shoppers, utilizing ACI's mobile payments technology

NAPLES, Fla. & LONDON--(BUSINESS WIRE)--Jul. 31, 2019-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced that its mobile payments technology is an essential component of the Co-operative Group's new Pay-in-Aisle App. The Co-operative Group (Co-op) is one of the UK's largest convenience food retailers with more than 2,600 stores and fuel sites across the country.

The app will be launched across 30 Co-op food stores in England, Scotland and Wales by early August 2019, utilizing the [Mobile Commerce SDK](#) that is part of ACI's [UP eCommerce Payments](#) solution. The app allows customers to scan products on their own device as they shop and when they have finished, product costs are deducted from their Apple Pay or Google Pay accounts with a touch of a button. The technology sits alongside existing payment methods – including cashiers and self-scan tills.

As a strategic technology partner, ACI has supported the Co-op with the launch of several innovative payments initiatives in recent years. Co-op was the first UK retailer to introduce both chip-and-pin and contactless cards in the UK. The retailer uses ACI's [UP Merchant Payments](#) solution for its card processing operations and to secure payments data of its customers through Point-2-Point Encryption (P2PE). ACI also runs a cloud-based wallet service for Co-op's loyalty membership scheme.

"Consumers increasingly demand flexibility and choice when it comes to payment methods, and paying via mobile app is becoming more popular in the UK, especially in urban areas and among millennials. ACI Worldwide has a long and successful track record of delivering innovative merchant payment capabilities, and we are delighted to partner with Co-op on this exciting new mobile initiative," said Andrew Quartermaine, vice president, ACI Worldwide. "Moreover, as security is top-of-mind for consumers and paramount for merchants, the Co-op's customers' data will be protected at all times with ACI's technology, regardless of the payment method they are using."

"Technology is bringing unprecedented levels of change to retailing, with speed and ease seen as key drivers for time-pressed consumers. We know that people adopt technology at different speeds, and while cash is here to stay, it is clear that it is playing a lesser role in society. Retailers need to adapt and be agile, and this app builds added choice and convenience into the retail experience," said Mark Pettigrew, director of Retail Support, Co-op. "Consumers lead busy lives and value their time. Whether it's a train to catch or on the school run this technology cuts queues and saves time, enabling customers to complete their shopping quickly and get on with their day and what matters most to them."

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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