ACI UNIVERSAL PAYMENTS.

ACI Worldwide Launches Universal Confirmations—Empowering Banks to Deliver Full Transparency to Customers

September 23, 2019

ACI to participate in joint pilot program with SWIFT one year before new payments confirmations become mandatory

NAPLES, Fla. & LONDON--(BUSINESS WIRE)--Sep. 23, 2019-- <u>ACI Worldwide</u> (NASDAQ: ACIW), a leading global provider of real-time <u>electronic</u> payment and banking solutions, today announced its support of the SWIFT <u>universal confirmations</u> program, which is due to go live in November 2019.

By the end of 2020, all financial institutions on SWIFT will be required to confirm payments to the Basic Tracker. ACI, which has been a SWIFT partner for more than 20 years, is rolling out universal confirmations for all customers wanting to participate in the SWIFT pilot program one year before the new rules will become mandatory.

"For ACI, this is another exciting opportunity to collaborate with SWIFT, as we expand on our real-time payments offering, providing real-time information on payments," commented Craig Ramsey, head of Real-Time Payments, ACI Worldwide. "We pride ourselves on being on the cutting edge of key technologies and industry initiatives and look forward to offering our customers the ability to take advantage of SWIFT's program."

Financial institutions on SWIFT that are not gpi-enabled will be able to confirm their incoming payments manually using a new Basic Tracker, as well as through a range of other automated solutions. SWIFT gpi member banks will continue to be able to access the full gpi Tracker to confirm payments, as well as benefit from the full search and tracking features of gpi, along with the suite of value-added services.

"Without confirmations, the flow of money around the world becomes more complicated. Businesses depend on knowing that a payment has arrived and this is an integral part of their supply chain," said Fabien Depasse, head of SWIFTgpi customer success. "Without this step, trade can grind to a halt and goods and services end up delayed. Confirmations enable banks to provide an excellent customer experience by offering transparency and certainty that the funds have reached their destination and are available to the beneficiary."

Visit <u>ACI Worldwide at Sibos 2019 in London</u> (booth Q125) and learn how to accelerate business with <u>real-time payments</u> and open banking strategies.

About ACI Worldwide

ACI Worldwide, the <u>Universal Payments</u> (UP) company, powers <u>electronic payments</u> 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 <u>electronic bill presentment and payment</u> services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's <u>private cloud</u>, we provide real-time, <u>immediate payments</u> capabilities and enable the industry's most complete <u>omni-channel payments</u> experience. To learn more about ACI, please visit <u>www.aciworldwide.com</u>. You can also find us on Twitter <u>@ACI_Worldwide</u>.

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