



ACI Worldwide's Retail Payments Solution Helps Cardtronics Drive More ATM Transactions

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Cardtronics, the world's largest ATM operator, extends relationship with ACI, utilizing UP Retail Payments to expand its offerings for merchants and financial service providers

NAPLES, Fla.--(BUSINESS WIRE)--Nov. 4, 2019-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced an extension of its long-term relationship with Cardtronics, the world's largest ATM operator. Cardtronics, a long-time ACI customer, is modernizing its offerings for merchants and financial service providers through ACI's UP [Retail Payments solution](#) – an integrated platform for all payment channels.

Cardtronics has long relied upon ACI's Postilion integrated payments engine. Today's expanding payments ecosystem comprises more channels, devices and payment types, which requires seamless connectivity and faster time to market, as well as flexibility and scalability. The added flexibility of UP Retail Payments, which includes the Universal Payments Framework (UPF), delivers Cardtronics the ability to thrive in today's environment and expand its global reach.

"As the global consumer financial services industry continues its evolution, we are poised for continued growth, as we not only help our merchant and financial services partners better serve their customers, but also drive more profitability for these partners. And this growth will be supported by ACI's flexible and scalable UP Retail Payments solution," said Stuart Mackinnon, CIO and executive vice president, Global Operations and Technology, Cardtronics. "We have a long-standing partnership with ACI, a company with a deep understanding of transaction volumes and an extensive track record of success in working with both merchants and financial services providers."

"Cardtronics has long delivered industry-leading reliability and services to its many thousands of global customers, which are now challenged more than ever to drive innovation and growth," said Ruth Fornell, executive vice president, ACI Worldwide. "Leading organizations like Cardtronics continue to broaden their relationship with ACI due to the unmatched solution capabilities within UP Retail Payments."

UP [Retail Payments](#) is based on the Universal Payments (UP) Framework and built on open service-oriented architecture for robust payments orchestration. The solution delivers 24x7 secure payment capabilities and is currently used by 8 of the world's top 10 banks.

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 Cardtronics

Cardtronics is the trusted leader in financial self-service, enabling cash transactions at approximately 290,000 ATMs across 10 countries in North America, Europe, Asia-Pacific, and Africa. Leveraging our unmatched scale, expertise and innovation, top-tier merchants and businesses of all sizes use our ATM solutions to drive growth, in-store traffic, and retail transactions. Financial services providers rely on Cardtronics to deliver superior service at their own ATMs, on Cardtronics ATMs where they place their brand, and through Cardtronics' Allpoint Network, the world's largest surcharge-free ATM network, with over 55,000 locations. As champions of cash, Cardtronics converts digital currency into physical cash, driving payments choice for businesses and consumers alike.

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