# ACI UNIVERSAL PAYMENTS.

## ACI Worldwide to Deliver Universal Payments Technology Via Microsoft Azure

#### November 19, 2019

Global collaboration benefits banks and other organizations embracing the cloud—reducing TCO, increasing scalability and improving speed to market

NAPLES, Fla.--(BUSINESS WIRE)--Nov. 19, 2019-- ACL Worldwide (NASDAQ: ACIW), a leading global provider of real-time electronic payment and banking solutions, today announced a global strategic collaboration with Microsoft via the Microsoft Partner Network to support the payments industry's rapid adoption of technology deployed in the public cloud. As one of Microsoft's top 10 global ISV partners in the financial services industry, ACI will support the company's industry growth and extend the reach of its own market-leading Universal Payments portfolio through Microsoft Azure.

The industry has begun to reap the benefits of cloud, including lower total cost of ownership (TCO), increased scalability, speed to market, enhanced development tools, and the integration of platform services such as data analytics and artificial intelligence. The cloud, a vital component of today's service delivery model, enables banks and other organizations to capitalize on new market opportunities and access new channels. By deploying ACI's UP solutions through the cloud, as well as via traditional on-premises and on-demand implementations, banks, intermediaries, merchants and corporates can thrive amid the unprecedented digital disruption.

The collaboration will initially enable ACI Universal Payments technology to be licensed by customers for implementation powered by Azure. Through this relationship, ACI on-premises customers will benefit from enhanced security, as well as a reduction in long-term capital expenditure, adopting a scalable model for cloud-based infrastructure—this will be particularly advantageous for neo banks and innovators within existing banks and intermediaries.

"We have witnessed increased global interest in and rapid adoption of ACI's payments technology in the cloud from both new and established organizations," said Craig Saks, chief operating officer, ACI Worldwide. "In fact, we have secured two significant acquirer clients running our UP Retail Payments solution on Microsoft Azure. As global trends, changing business models and innovation create a new set of challenges for the world of payments, this collaboration will allow banks and other organizations committed to innovating and moving to the cloud to become more agile, deploying new payment services more quickly. In addition, they can develop proof of concepts, and launch and test them in the marketplace at a low cost – this is already gaining traction among our customers."

Bill Borden, corporate vice president of financial services at Microsoft Corp. said, "More leading banks worldwide are embracing the cloud, and partnering with ACI on this key growth initiative reinforces that trajectory. With the high level of stability, resiliency, and performance of Microsoft Azure integrated with ACI's payments solutions, ACI can offer organizations the ability to provide a wider range of services to their end customers."

ACI's UP family of solutions connects more ways to pay with more payment capabilities than any other provider. The solutions orchestrate thousands of payment capabilities – business services such as authorization, authentication, tokenization and more – for card-based and digital transactions including industry-standard real-time payments applications. These capabilities are combined in unique ways, forming the UP solutions that perform the payment functions that banks, corporates, merchants and intermediaries need.

### 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 banks 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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