

## ACI Worldwide Joins U.S. Faster Payments Council to Drive Real-Time Payments Across the U.S.

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NAPLES, Fla.--(BUSINESS WIRE)--Nov. 20, 2019-- <u>ACI Worldwide</u> (NASDAQ: ACIW), a leading global provider of real-time <u>electronic payment and banking solutions</u>, today announced that it has officially joined the <u>U.S. Faster Payments Council (FPC)</u>, a membership organization that seeks to enable Americans to safely and securely pay anyone, anywhere, at any time with near-immediate funds availability. As a member of the council, ACI supports its aim of facilitating faster payments ubiquity in the U.S.

A recognized expert in faster payments, ACI has been a global leader in payments technology for more than 40 years. The company currently supports 18 real-time domestic schemes around the world, including Zelle and TCH in the U.S., and will support FedNow as it moves toward production. ACI provides processing for approximately 50 percent of the UK's Faster Payments (UKFP), the core processing infrastructure for Malaysia's Real-Time Retail Payments Platform (RPP), and STET's real-time payments platform for PSPs in Europe. Additionally, ACI has customers using UP Real-Time Payments to access Singapore FAST and the Australian NPP (New Payments Platform). ACI also serves on the ISO 20022 Real-Time Payments Group and the EPC Instant Payments Technology Group.

"As an independent, solution-agnostic member organization, the FPC is in a unique position to work with all industry stakeholders and tackle challenges that may be more difficult to address through bilateral cooperation alone," said Kim Ford, executive director, Faster Payments Council. "We look forward to leveraging ACI's vast experience in global payments as we continue to create dialogue and facilitate action to drive the adoption of faster payments in the U.S."

"ACI's commitment to the advancement of Faster Payments in the U.S. goes beyond our business goals," said Craig Ramsey, head of real-time payments, ACI Worldwide. "As consumer demand for speed, convenience and simplicity with payments increases, the push for real-time payments will continue to accelerate, and the launch of multiple real-time payments systems in U.S. is clear evidence of that. ACI's goals are aligned with the FPC's as we look to drive the successful implementation, adoption and monetization of real-time payments in the U.S."

ACI's UP Real-Time Payments solution can help solve for a rapidly changing wire-transfer market, and meet the new real-time standards and schemes. UP Real-Time Payments addresses real-time payments by offering organizations the ability to serve both corporate (RTGS) and retail customers' needs with a single, universal solution.

## About the U.S. Faster Payments Council (FPC)

The FPC is an industry-led membership organization whose mission is to facilitate a world class payment system where Americans can safely and securely pay anyone, anywhere, at any time and with near-immediate funds availability. By design, the FPC encourages a diverse range of perspectives and is open to all stakeholders in the U.S. payment system. Guided by principles of fairness, inclusiveness, flexibility and transparency, the FPC will use collaborative, problem-solving approaches to resolve the issues that are inhibiting broad faster payments adoption in this country. For more information, please visit <a href="EasterPaymentsCouncil.org">EasterPaymentsCouncil.org</a>.

## **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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