![ACI Universal Payments logo]

ACI Worldwide's UP Merchant Payments Achieves Oracle Validated Integration with Oracle's Retail (POS) Solution

January 9, 2020

Pre-Integrated offer minimizes POS payments integration and complexity for omni-channel merchants

NAPLES, Fla.--(BUSINESS WIRE)--Jan. 9, 2020-- ACI Worldwide (NASDAQ: ACIW), a leading global provider of real time electronic payment and banking solutions, and a Gold level member of the Oracle PartnerNetwork (OPN), today announced it has achieved Oracle Validation Integration for its UP Merchant Payments solution with Oracle Retail Xstore Point of Service V18 via the OPI V6.2.2.0 interface. This integration enables global omni-channel retailers to implement UP Merchant Payments with Oracle by reducing risk, implementation time and cost.

To achieve Oracle Validated Integration, Oracle partners must meet a stringent set of requirements based on the needs and priorities of customers. This integration allows retailers to leverage a pre-certified solution designed to minimize integration and complexity.

"ACI is proud to be the first partner to achieve this validation with OPI through integration with Xstore," said Benny Tadele, vice president, ACI Worldwide. "Our goal is to serve retailers that want to provide the best payment experience for their customers. As global leaders in payment solutions, ACI and Oracle have strategically aligned to support omni-channel merchants for over a decade. The combination of ACI and Oracle enables shoppers to pay quickly and securely at the point of sale while simultaneously giving retailers peace-of-mind with an 'off-the-shelf' solution."

According to a recent Forrester report, customer experience leaders grow revenue faster than CX laggards, drive higher brand experience, and can charge more for their products. (*Source: The US Multichannel Retailers Customer Experience Index, 2019 – September 10, 2019*). Pre-integrated solutions like ACI's UP Merchant Payments with Oracle Xstore give omni-channel retailers and their customers a seamless, quick and secure checkout experience.

"Achieving Oracle Validated Integration gives our customers confidence that the integration between ACI's UP Merchant Payments solution and Xstore V18.0 is functionally sound and performs as tested," said Jeff Warren, vice president of Strategy and Solution Management, Oracle Retail. "This integration marks the continued evolution in our partnership with ACI. For solutions deployed on-premises, in the cloud, or both, Oracle Validated Integration applies a rigorous technical review and test process that helps to reduce deployment risk and improves the user experience of the partner's integrated offering."

ACI's UP Merchant Payments solution offers merchants a secure omni-channel payments platform that provides flexibility to fit strategic channel needs along with the scalability to meet sales growth. ACI's cloud-based, omni-channel payment solutions support customer loyalty and revenue growth by providing a seamless payment experience, whatever the channel, geography, payment type, or fulfillment option desired by the merchant.

The UP Merchant Payments solution integration with Oracle is now available globally.

Meet ACI at NRF 2020 at booth # 5447, January 12-14. For more information, visit ACI at NRF 2020.

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 Oracle Validated Integration
Oracle Validated Integration, available through the Oracle PartnerNetwork (OPN), gives customers confidence that the integration of a complementary partner software product with an Oracle "on-premises" Application has been validated and the products work together as designed. This validation can help customers reduce risk, improve system implementation cycles, and provide for smoother upgrades and more straightforward maintenance. Oracle Validated Integration applies a rigorous technical process to review partner integrations, and partners who complete the program are authorized to use the "Oracle Validated Integration" logo. For more information, please visit Oracle.com at https://solutions.oracle.com/scwar/scr/AboutPartners/validated-integration/index.html

About Oracle PartnerNetwork
Oracle PartnerNetwork (OPN) Specialized is the latest version of Oracle's partner program that provides partners with tools to better develop, sell, and implement Oracle solutions. OPN Specialized offers resources to train and support specialized knowledge of Oracle products and solutions and has evolved to recognize Oracle's growing product portfolio, partner base, and business opportunity. The key to the latest enhancements to OPN is the ability for partners to differentiate through Specializations. Specializations are achieved through competency development, business results, expertise, and proven success. To find out more visit http://www.oracle.com/partners.

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