



ACI Worldwide Expands Benefits of Real-Time Payments to Any Digital Channel for Consumers, Merchants and Billers

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New functionality in ACI's UP Immediate Payments solution addresses global demand for real-time and digital payments during and beyond COVID-19 pandemic

NAPLES, Fla.--(BUSINESS WIRE)--May 26, 2020-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced the launch of a series of new capabilities in its [UP Immediate Payments](#) solution. To address the increased demand for new real-time and digital payments during and beyond the pandemic, UP Immediate Payments now offers extended API capabilities for simple integration into any digital channel—including internet banking, mobile banking, mobile wallets, eCommerce portals, bill pay apps and social media payments.

These capabilities bring the benefits of real-time payments to additional digital channels for consumers, merchants and billers. Leveraging recent product investments to support India's Unified Payments Interface (UPI), the highest volume real-time scheme globally, the new capabilities are now available to support customers and schemes around the world.

[UP Immediate Payments](#) is a configurable pre-packaged, end-to-end solution offering a complete range of capabilities for processing real-time payments, including origination, processing, orchestration, clearing and settlement, fraud detection and connectivity—all on a single platform. The solution enables financial institutions and payment service providers to complement their existing infrastructure, lower costs and maximize investment value.

"Real-time payments are set to experience explosive growth worldwide, with the global pandemic highlighting the need for new and innovative digital payment options more than ever before," said Craig Ramsey, general manager and head of real-time payments, ACI Worldwide. "The new capabilities within our UP Immediate Payments solution will enable financial institutions to be real-time ready, while at the same time create new value-added services for consumers and financial institutions.

UP Immediate Payments offers additional business functionality to support organizations in a high-volume, data-rich digital payments ecosystem, including:

- Support for Request for Pay (RfP), Person-to-Person (P2P) and recurring payments
- Stand-in authorization, liquidity management, batch processing, transaction warehouse, transaction reconciliation, case management
- Pre-integration with other ACI solutions, including UP Retail Payments to deliver real-time balance capabilities, UP Payments Risk Management for real-time fraud prevention, as well as the digital overlay capabilities of ACI partner Mindgate
- Creation of single customer view across the institution through APIs enabled for integration into any other banking system and data

ACI has multiple deployment models to support quick onboarding to any immediate payments scheme. UP Immediate Payments is available on premise, in the public cloud or in a managed platform environment. It is available 'as a service' in ACI's data centers for organizations in the U.S. and Europe.

Unlike in-house builds or core banking extension projects, [UP Immediate Payments](#) is a real-time native, highly configurable, globally proven solution. Financial institutions worldwide are successfully leveraging the solution to support multiple global schemes and add-on capabilities from a single implementation. ACI currently supports 18 real-time domestic schemes around the world, including Zelle and TCH in the US, and will support FedNow as it moves toward production. Approximately 50 percent of the UK's Faster Payments (UKFP) and 75 percent of Hungary's GIRO transactions are processed through UP Immediate Payments. The solution is also 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 Immediate Payments to access Singapore FAST and the Australian NPP (New Payments Platform).

About ACI Worldwide

ACI Worldwide, the [Universal Payments](#) (UP) company, powers [electronic payments](#) for more than 6,000 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](#).

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