



Conductor, Leading Brazilian Card Processor, Enters Latin America Acquiring Market with ACI's Cloud-Enabled Solutions Powered by Microsoft Azure

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Delivering innovative payment services in the public cloud is key to Conductor's growth strategy

NAPLES, Fla. & SAO PAULO--(BUSINESS WIRE)--Jun. 1, 2020-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced that Conductor, a leading Brazilian-based card processor, is spearheading its entrance into the Latin American acquiring market using ACI's UP [Retail Payments](#) and UP [Payments Risk Management](#) solutions, which it will deploy in the public cloud powered by Microsoft Azure.

Conductor, which has served financial institutions, fintechs and merchants for more than twenty years, recently embarked on a major initiative to expand its acquiring business. Although this business does not officially begin operations until the second half of 2020, the organization has already signed on three customers. The country's acquiring market has seen considerable growth, and in 2019 alone, Brazilians traded BRL 1.84 trillion through credit, debit and prepaid cards, representing an increase of 18.7 percent compared to 2018.

To capitalize on the acquiring opportunity, Conductor required a partner not only with a proven track record of digital payments success within Brazil and across Latin America, but a cloud-enabled solution capable of meeting its aggressive time-to-market and growth goals. ACI's cloud-enabled retail payment solution allows Conductor to deliver innovative, market-leading and future-ready payment services to both its current and future customers.

"We are in growth mode and partnering with ACI—a world-class payments provider with a deep understanding of both the acquiring market and the region—is part of our expansion strategy, enabling us to meet the processing needs of this market, in an agile, flexible, robust and cost-effective manner," said Antonio Soares, CEO, Conductor. "And as we enter new businesses, leveraging ACI's agile cloud-enabled solutions will allow us to better serve our customers' need and more quickly achieve our growth goals."

UP Retail Payments combines the features and functionality of current systems with the latest technologies to offer a high-level digital payment experience. UP Payments Risk Management is designed to combat existing and emerging fraud threats, using a superior combination of machine learning, fraud and payment data, as well as advanced analysis. The implementation of both solutions in Conductor's products and services aims to add even more value to the journey of its customers and also of the final consumer.

"Innovative organizations like Conductor are turning to ACI and our cloud solutions running on Microsoft Azure to power their payment platforms," said Mandy Killam, executive vice president and growth markets leader, ACI Worldwide. "Our flexible and scalable offerings support fast 'time-to-market' and 'digital-first' needs, allowing Conductor to focus on growth."

Conductor is one of several organizations that has selected ACI solutions running on Microsoft Azure to power their payment platforms. ACI and Microsoft [announced](#) a global strategic collaboration to support the payments industry's rapid adoption of technology deployed in the public cloud.

ACI's UP Retail Payments bridges the features and functionalities of current systems with next-generation technologies to deliver a preeminent digital payments experience. ACI's UP Payments Risk Management solution is designed to combat existing and emerging fraud threats using a superior combination of machine learning, fraud and payments data, and advanced analytics. In real-time, the solution analyzes historical and current transaction trends for fraudulent behaviour and patterns to prevent criminal parties from accessing customer information and funds.

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](#).

About Conductor

Conductor is the leading next-gen payments processor and banking-as-a-service infrastructure provider in Brazil, enabling clients from a wide range of industries to offer payment solutions to their end customers. With its proprietary API-based digital processing platform, the company serves close to 200 corporate clients with over 75 million end customer payment accounts and is connected to over 520 thousand merchant point of sales throughout the country. Conductor has been backed by Riverwood Capital since 2014, and by Visa Ventures since 2018.

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ACI Worldwide

Dan Ring – dan.ring@aciworldwide.com | (781) 370-3600

CDI Comunicação

Giovanna Nichi – giovanna@cdicom.com.br | (11) 96308-1221

William Maia – william.maia@cdicom.com.br | (11) 98358-4493

Everton Vasconcelos – everton@cdicom.com.br | (11) 97151-5777

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