

ACI Worldwide Accelerates Real-Time Payments Modernization with New Digital Overlay Services

July 16, 2020

New services help banks realize the benefits of real-time payments investment through enhanced digital experiences for consumers, merchants and corporates

NAPLES, Fla.--(BUSINESS WIRE)--Jul. 16, 2020-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced it is accelerating real-time payments modernization for its customers globally through new digital overlay services. ACI, through collaboration with Mindgate Solutions, now delivers value-added digital overlay services through its UP [Real-Time Payments solution](#), enhancing customer experience while strengthening real-time payments offerings.

The new services enable banks and financial intermediaries to add a range of real-time digital overlay services to support a high-volume, data-rich digital payments ecosystem for consumer, corporate and merchant customers. [Digital overlay services](#) deliver white-label mobile apps and web portals, plug-ins, APIs and SDKs for digital and social media channels on top of real-time payments infrastructure, which help banks and financial intermediaries to keep pace with evolving customer demands.

Additional benefits provided to organizations:

- Seamless end-to-end solution for contactless and secure QR code payments, including merchant-initiated payments using dynamic QR codes
- Integrated end-to-end bill payment solution for banks and financial institutions globally with self-service portals and onboarding processes
- Simplified integration for merchant mobile applications, including support for Request to Pay (RtP)
- Flexible person-to-person (P2P) payment services based on proxy/alias (i.e., phone number or email) for added security

“The global real-time payments landscape continues to evolve rapidly, with enhanced customer experience sitting at the heart of this transformation, aided by regulatory mandates and new technologies. Today’s consumers increasingly expect a seamless payment experience across multiple channels — whether it’s through social media, physical point-of-sale or eCommerce,” said Craig Ramsey, head of real-time payments, ACI Worldwide. “Together with our strategic partner Mindgate, we are ensuring that banks and their customers are real-time ready.”

“ACI is a real-time payments pioneer, with a successful track record of working with leading financial institutions around the world,” said George Sam, co-founder, Mindgate Solutions. “We’re excited to extend our collaboration with ACI to bring market-proven, pre-integrated, innovative digital overlay services to ACI’s growing customer base around the world, helping drive digital payments adoption.”

“The COVID-19 pandemic and resulting economic impacts will likely lead to long-term behavioral changes, and businesses need to adapt their strategies accordingly,” continued Ramsey. “We recently surveyed global payments experts, 36 percent of whom had seen an increase in digital transaction volumes over the last few months, and almost half (47%) had seen a shift of transactions across digital channels. This reinforces the rising interest in real-time payments and digital overlay services across the globe — a trend we expect to continue.”

Digital overlay services are expected to be a particular area of focus in those markets that experience high real-time payments growth, as highlighted in ACI and GlobalData’s new [Prime Time for Real-Time](#) report.

About ACI Worldwide

ACI Worldwide 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](#).

© Copyright ACI Worldwide, Inc. 2020

ACI, ACI Worldwide, ACI Payments, Inc., ACI Pay, Speedpay and all ACI product/solution names are trademarks or registered trademarks of ACI Worldwide, Inc., or one of its subsidiaries, in the United States, other countries or both. Other parties’ trademarks referenced are the property of their respective owners.

Product roadmaps are for informational purposes only and may not be incorporated into a contract or agreement. The development release and timing of future product releases remains at ACI’s sole discretion. ACI is providing the following information in accordance with ACI’s standard product communication policies. Any resulting features, functionality, and enhancements or timing of release of such features, functionality, and enhancements are at the sole discretion of ACI and may be modified without notice. All product roadmap or other similar information does not represent a commitment to deliver any material, code, or functionality, and should not be relied upon in making a purchasing decision.

View source version on [businesswire.com](https://www.businesswire.com/news/home/20200715005025/en/): <https://www.businesswire.com/news/home/20200715005025/en/>

Media Contacts

Christopher Taine

christopher.taine@aciworldwide.com

+49 (0) 89 45230 128

Dan Ring

dan.ring@aciworldwide.com

+1 (781) 370-3600

Source: ACI Worldwide