

ACI Worldwide and Partners Capsys and T-Systems Power Majority of Hungary's Real-Time Payments

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Hungarian financial institutions are leveraging ACI's Real-Time Payments solution to capitalize on expected rise in digital transaction volumes

NAPLES, Fla. & LONDON--(BUSINESS WIRE)--Sep. 1, 2020-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [digital payment software and solutions](#), today announced that it powers approximately 75 percent of Hungary's real-time payments, after the successful go-live of the country's domestic real-time scheme. The scheme mandates that all transactions below HUF10M (\$34,000) must be processed immediately. Hungary is among numerous countries in Eastern Europe poised for an explosion in real-time payments growth, with several Hungarian banks and intermediaries leveraging ACI's unrivalled Real-Time Payments solution to capitalize on the expected rise in digital transaction volumes.

ACI customers in Hungary, including [OTP Bank](#), [Erste Bank Hungary](#) (EBH) and [Takarekinfo](#), have all successfully connected to the country's domestic real-time scheme, marking a transition from the batch-based legacy system, IG2. The go-live has been supported by ACI partners [Capsys](#) and [T-Systems](#).

Long-standing customer OTP Bank is leveraging ACI's [Real-Time Payments](#) solution to connect to the scheme; the solution offers a complete range of capabilities for processing real-time payments, including origination, processing, clearing, fraud detection and connectivity—all on a single platform. In addition, OTP utilizes ACI's [API Manager capabilities](#); both solutions serve as the architectural foundation for the bank's enterprise-wide Open Banking strategy.

Takarekinfo, a leading Hungarian banking IT systems integrator, is also utilizing ACI's Real-Time Payments solution to connect three top 10 Hungarian banking groups to the new scheme—the Takarek Group (uniting more than 120 former savings cooperatives across the country), Budapest Bank and MKB Bank. Since the go-live, the new real-time payments system has performed well. The go-live has also been supported by [Capsys](#) and [T-Systems](#).

[Erste Bank Hungary](#) (EBH), another long-standing ACI customer and a member of Erste Group, one of the largest financial services providers in Central and Eastern Europe, is leveraging ACI's [Retail Payments](#) solution to meet real-time balance compliancy requirements for the domestic real-time scheme and PSD2. In addition, the bank utilizes ACI's [Payments Risk Management](#) solution to reduce fraud losses and to satisfy PSD2 requirements.

"The launch of the domestic real-time scheme in Hungary presents an opportunity for financial institutions to drive new levels of digital transaction volumes and develop new digital overlay services," said Craig Ramsey, general manager and head of real-time payments, ACI Worldwide. "Banks in Hungary are some of the first in the region to fully future-proof their payments infrastructure while laying the foundations for growth. ACI's solutions ensure that financial institutions can take advantage of the new opportunities PSD2 and real-time payments present by delivering openness while also ensuring the highest levels of privacy, data protection and fraud prevention for their clients."

"As a leading payment solution integrator, we have met our first large challenge of instant payments; it is a new banking paradigm we have seen built by some of the best in the industry—our clients and ACI, T-Systems, and ourselves. But the change has just begun, and we are preparing for the new challenges of the API economy by building a new payment ecosystem together with our bank customers," said Zoltan Szeles, founder and CEO, Capsys. "In the very near future, we will take payments to the next level, challenging existing electronic means of payment and generating additional benefits for consumers and retailers alike. A solid, instant payment banking infrastructure is only the beginning."

"With the instant payment system delivered for Takarekinfo, T-Systems Hungary has taken another important step toward its strategic goal—to digitize Hungary. Together with ACI and Capsys, we managed to deliver a best-in-class and long-standing solution for the Hungarian banking sector. This is however just the first step," said Mr. Zoltan Kaszacs, CEO, T-Systems Hungary. "Together, we have embarked on a journey that will provide a seamless digital service to the Hungarian people. In the coming years, we will work on developing the system further to bring additional benefits to all parties involved."

About ACI Worldwide

ACI Worldwide powers [digital 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 [bill presentment and payment](#) services. Through our comprehensive suite of software solutions delivered on customers' premises, through the public cloud or through ACI's [private cloud](#), we provide real-time, [immediate payments](#) capabilities and enable the industry's most complete [omni-channel payments](#) experience.

About Capsys

Capsys Informatics Ltd., established in 1998, is a Hungary-based independent software and services company delivering expert consultancy and IT solutions for financial companies and banks in over a dozen countries, from North Africa through EU to Russia/CIS and GCC to a diverse set of banks. As a private company, it is still owned by its founders who are former executives of financial services companies. Capsys has development and service centers in Budapest, Moscow and Bangalore, employing close to 200 professionals. Capsys has long been at the forefront of payments and bankcards software implementation in CEE, CIS and Africa. Based on a tactical cooperation dating back to 2009, Capsys and ACI formally agreed in 2014 to build a partnership for business development, delivery and support activities. To learn more about Capsys, please visit www.capsys.hu

About T-Systems

T-Systems Hungary is Hungary's market-leading ICT company. The company, 100 percent owned by Magyar Telekom, is the infocommunication service provider for large companies and public sector institutions within the Telekom Group. T-Systems provides telecommunications services, IT and system integration from a single source, which means reliability, speed, simplicity and cost-effectiveness for its customers, making not only

implementation, but also operation and maintenance smoother and more predictable. In addition to its comprehensive ICT competencies, T-Systems has in-depth, sector-specific knowledge and experience beyond its own sector.

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