



## ACI Worldwide and Mastercard to Collaborate and Advance New Payment Solutions and Experiences for Customers

September 29, 2020

*ACI and Mastercard will begin their collaboration by working together to offer industry-leading technology and expertise to central banks, scheme operators and market participants to fast-track the migration and modernization of real-time payment solutions around the world*

NAPLES, Fla. & PURCHASE, N.Y.--(BUSINESS WIRE)--Sep. 29, 2020-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [digital payment software and solutions](#), and Mastercard, the global multi-rail payments technology company, today announced that they will partner to provide a wide range of real-time payment solutions globally. They will initially collaborate to offer best-in-class central infrastructure, payments localization and access solutions to central banks, scheme operators, financial institutions, payment service providers, and other organizations launching real-time payments initiatives.

This press release features multimedia. View the full release here: <https://www.businesswire.com/news/home/20200929005265/en/>

The real-time account-to-account payments market continues to quickly expand. *Prime Time for Real-Time* — a recent [study](#) analyzing global real-time, account-to-account payment volumes and forecasts across 30 global markets — projects a Compound Annual Growth Rate (CAGR) of 23.4 percent from 2019 to 2024. While existing schemes around the world are adding new participants and value-added services, additional country and regional schemes are launching each year, including more than 20 schemes in varying planning stages.

With a complementary real-time payments vision, the combination of Mastercard's central infrastructure and ACI's payments access and real-time message transformation technology delivers an unmatched end-to-end offering. The new joint solution delivers key benefits including:

- Flexible deployment options — Mastercard and ACI collaboration provides deployment options that range from a fully managed service in the cloud, to supporting on-premise software for government, central bank and system operator-owned platforms
- Ability to support existing local market requirements — the joint solution reduces the amount of time to onboard participants and provides flexibility to accelerate real-time adoption
- ISO20022-first approach — joint real-time capabilities support organizations today and tomorrow, and provide translation to and from existing standards
- Digital services — further capabilities to support new digital services such as request to pay, proxy services and biller services
- Global proposition, local expertise — Mastercard and ACI collaboration brings together global reach, international experience and the local market knowledge

"With more countries and regions embarking on the modernization of their payments systems to capitalize on real-time technologies and customer demand, the market opportunity is significant," said Paul Stoddart, President of New Payment Platforms, Mastercard. "Working together with ACI, we will explore a wide range of opportunities to accelerate the development and usage of real-time and multi-channel payment platforms, driving choice and innovation to market participants and end customers."

"Mastercard and ACI share an extensive and complementary track record of real-time payments success — driving global central infrastructure clearing and settlement schemes, and this partnership creates the most robust and complete set of real-time capabilities in the market today," said Craig Saks, Chief Strategy and Transformation Officer, ACI Worldwide. "Our companies are the leaders in real-time payments and aligning on an end-to-end solution will provide great benefit not only to banks and central infrastructures, but to merchants, billers, fintechs and intermediaries — and their customers — as well."

Mastercard is a leading provider of account-to-account and card payments technology globally, with markets including the US, UK and Singapore as real-time payment infrastructure customers. ACI currently supports 18 real-time domestic schemes around the world, including Zelle and TCH in the US. 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 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 payment](#) capabilities and enable the industry's most complete [omni-channel payments](#) experience. To learn more about ACI, please visit [www.aciworldwide.com](http://www.aciworldwide.com). You can also find us on Twitter [@ACI\\_Worldwide](#).

### About Mastercard (NYSE: MA) [www.mastercard.com](http://www.mastercard.com)

Mastercard is a global technology company in the payments industry. Our mission is to connect and power an inclusive, digital economy that benefits everyone, everywhere by making transactions safe, simple, smart and accessible. Using secure data and networks, partnerships and passion, our innovations and solutions help individuals, financial institutions, governments, and businesses realize their greatest potential. Our decency quotient, or DQ, drives our culture and everything we do inside and outside of our company. With connections across more than 210 countries and territories, we

are building a sustainable world that unlocks priceless possibilities for all.

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ACI

Dan Ring

[dan.ring@aciworldwide.com](mailto:dan.ring@aciworldwide.com)

781-370-3600

Mastercard

James Thorpe

[James.Thorpe@mastercard.com](mailto:James.Thorpe@mastercard.com)

+44 20 7557 5430

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