ACI Worldwide and JCB Boost Merchant Acquiring Capabilities with Successful Global Rollout of Web API Payment Solution

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JCB expands payments acceptance for acquirers, merchants and payment service providers with ACI Secure eCommerce

SINGAPORE & TOKYO--(BUSINESS WIRE)--Jan. 11, 2021-- ACI Worldwide (NASDAQ: ACIW), a leading global provider of real-time digital payment software and solutions, and JCB International Co., Ltd. (JCB), the international operations subsidiary of JCB Co., Ltd., Japan's only international payment brand, today announced that JCB has completed the successful global rollout of its JCB Web API Service, including its Web API-based dispute function. JCB's full implementation of ACI Secure eCommerce, which serves as the foundation for the service, helps acquirers, merchants and payments service providers (PSPs) drive payments acceptance in key regions across Asia and globally.

JCB is accepted at more than 35 million merchant locations globally, utilizing ACI Secure eCommerce as its JCB Web API Service—a processing interface to accelerate JCB Card acceptance in important and growing markets, especially in Asia. Acquirers benefit from an API-based interface for both authorization and clearing. The API-based dispute processing function on JCB Web API Service enables acquirers to receive chargeback notifications and request representment as a remedy for chargebacks via the Web API. The result is a more streamlined and efficient dispute handling operation for acquirers.

The full rollout of this solution enables acquirers and PSPs to support their merchants and offer more ways to pay for JCB cardmembers, who prefer to pay with their trusted brand. The ACI Secure eCommerce solution's API significantly simplifies the integration effort and cost for acquirers and PSPs while shortening their time-to-market to offer JCB payment acceptance.

"We are committed to expanding our global business and enabling our cardmembers to pay for goods and services around the world," said Kenta Seya, Executive Vice President, JCB. "ACI Secure eCommerce, which underpins JCB Web API Service, is globally proven with merchants and PSPs across geographies, industries and verticals. JCB's service, which supports both payments and dispute processing with its Web API, will help accelerate our expansion across Asia and around the world."

"The extensive capabilities delivered by ACI Secure eCommerce, including our mobile commerce software development kit, have enabled JCB to streamline and simplify operations while expanding their global reach," said Debbie Guerra, Executive Vice President, ACI Worldwide. "Building on our initial success with JCB and with the completion of this full rollout, we look forward to supporting JCB's long-term growth and global ambitions."

About ACI Worldwide

ACI Worldwide is a global software company that provides mission-critical real-time payment solutions to corporations. Customers use our proven, scalable and secure solutions to process and manage digital payments, enable omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

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About JCB

JCB is a major global payment brand and a leading credit card issuer and acquirer in Japan. JCB launched its card business in Japan in 1961 and began expanding worldwide in 1981. Its acceptance network includes 35 million merchants around the world. JCB Cards are now issued in over 20 countries and territories with more than 140 million cardmembers. As part of its international growth strategy, JCB has formed alliances with hundreds of leading banks and financial institutions globally to increase merchant coverage and cardmember base. As a comprehensive payment solution provider, JCB commits to providing responsive and high-quality service and products to all customers worldwide. For more information, please visit: www.global.jcb/en/

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