



## Mastercard and ACI Worldwide Announce First Real-Time Payments Infrastructure Collaboration with Cámara de Compensación Electrónica (CCE)

February 22, 2021

- **Modernizing Peru's real-time payments infrastructure is Mastercard and ACI's first partnership project since the announcement of their alliance to develop real-time payment solutions around the world**
- **Mastercard's Instant Payment Service will allow for the processing of 24/7 real-time payments using the ISO 20022 standard as a managed service, enabling banks to develop new use cases for customers**
- **ACI is helping financial institutions in Peru manage the transition to the new ISO 20022 standard by offering an adaptor solution based on the ACI Enterprise Payments Platform**

PURCHASE, N.Y. & OMAHA, Neb.--(BUSINESS WIRE)--Feb. 22, 2021-- Mastercard and [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [real-time digital payment software and solutions](#), today announced that Cámara de Compensación Electrónica (CCE) will utilize the ACI Enterprise Payments Platform to accelerate financial institutions' access to Mastercard's Instant Payment Service, the new real-time payments managed service that will enter Industry Testing in Peru later this year.

This press release features multimedia. View the full release here: <https://www.businesswire.com/news/home/20210222005193/en/>

CCE is the first customer Mastercard and ACI will collaborate on following the [announcement](#) of their alliance in September 2020. Mastercard and ACI are working together 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.

CCE is a private institution that manages the clearing of financial institutions' transfers, direct debits, credit installments, checks and bills of exchange. It initially launched its real-time payments scheme—Immediate Interbank Transfers (IIT)—in 2016 and is working with Mastercard to fully modernize Peru's digital payments infrastructure. Today's announcement means that ACI will combine its payments access and real-time message transformation technology with Mastercard's Immediate Payments Service, the central infrastructure being deployed as a managed service using the ISO 20022 message standard to deliver an unmatched end-to-end offering for CCE. CCE's IIT service operates 24/7; its transfers can be performed using internet or mobile banking and are processed in real time.

The ACI Enterprise Payments Platform will operate alongside Mastercard's Immediate Payments Service to simplify and speed up connectivity for participants to Peru's new real-time ISO 20022 scheme, ahead of Industry Testing, which will begin later this year. Financial institutions will be able to connect to the new scheme via new, modern APIs.

"The volume of immediate transfers that we process each month has more than quadrupled. In January 2020, we processed 580,000, a number that increased to more than 2.8 million per month by January 2021," said **Martín Santa María, CEO, Cámara de Compensación Electrónica (CCE)**. "Thanks to the Mastercard and ACI Worldwide partnership, we can exceed this growth, as both consumer and business demand for real-time payments rapidly increases across the country."

"Modernizing a country's payments infrastructure is a major undertaking and we have a long, global track record of successfully deploying real-time payment systems," said **Carlos Pontes, executive vice president, New Payment Platforms, LAC, Mastercard**. "We are excited to continue our work with CCE together with ACI to develop a powerful and flexible real-time payments solution. This infrastructure will provide a platform for innovation to support the country's economy, transforming the payments landscape for both financial institutions and their customers."

"Latin America is at the forefront of payments modernization, with Peru among several countries in the region planning to adopt real-time payments based on ISO 20022, with its potential high-value-add use cases. As these countries look to launch their own real-time payments schemes, they are turning to ACI and Mastercard, and we are excited to deliver Peru's new real-time central infrastructure," said **Jeremy Wilmot, chief product officer, ACI Worldwide**. "The combination of ACI and Mastercard technologies working together will accelerate adoption of real-time payments in Peru by supporting an easy onboarding path for the participants of the scheme."

Mastercard's multi-rail proposition enables people and organizations to send and receive money how, where and when they choose, across both card and account-to-account payments rails. Mastercard's experience in real-time payments implementations includes the launch of The Clearing House's RTP®—the transformative real-time payments system in the US—which was an evolution of Mastercard's highly successful and reliable systems developed for Faster Payments in the UK, FAST in Singapore and PromptPay in Thailand. Mastercard is now providing real-time payments infrastructure for 12 of the top 50 GDP countries.

ACI currently supports 18 real-time domestic schemes around the world, including Zelle and The Clearing House in the US. Approximately 50 percent of the UK's Faster Payments and 75 percent of Hungary's GIRO transactions are processed through the ACI Low Value Real-Time Payments solution.

**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.

**About ACI Worldwide (NASDAQ: ACIW)** [www.aciworldwide.com](http://www.aciworldwide.com)

[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.

**About CCE [www.transferenciasinterbancarias.pe](http://www.transferenciasinterbancarias.pe)**

Cámara de Compensación Electrónica S.A. is a private company that is owned by the banks and dates back to 2000. It is regulated and supervised by the Central Bank of Peru, and operates core payments system infrastructure in Peru. It is currently working to modernize its infrastructure by launching a new real-time payment system.

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