



## ACI Worldwide and InComm Payments Partner to Digitize Cash Payments, Driving Financial Inclusion Amid the Pandemic

March 1, 2021

*Cash-preferred consumers can use barcode payment tokens at participating retail locations to quickly pay bills with cash*

OMAHA, Neb.--(BUSINESS WIRE)--Mar. 1, 2021-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [real-time digital payment software and solutions](#), and [InComm Payments](#), a leading global payments technology company, today announced a partnership that will digitize cash payments through the use of a barcode payment token, making it easier for consumers to pay bills.

For some consumers, such as the unbanked or underbanked populations, cash payments are essential. With ACI Speedpay and InComm Payments' [VanillaDirect](#) Pay, consumers will follow the account provider's process to get a barcode printed, scanned from a website, or sent to their phone via text or through ACI's moBills digital wallet feature. Consumers can then take this barcode payment token to more than 60,000 participating retail agents (including Dollar General and Family Dollar stores) with the appropriate amount of cash, including any convenience fee, and pay their bills—such as utilities, higher education, cable, insurance and more.

"Together with ACI, we are enhancing the customer payment experience by providing an easy, safe and convenient payment option for customers looking to use cash," said Tim Richardson, senior vice president, InComm Payments. "By offering alternatives for consumers to make cash payments, we are not only helping to improve the payment experience but driving financial inclusion as well."

"As digital payments proliferate across the bill payment industry, it is important to provide a cash payment option for those who lack the means to make digital payments," said Sanjay Gupta, executive vice president, ACI Worldwide. "Our partnership with InComm Payments has made this possible through this innovative barcode payment feature that consumers can use to pay their bills with cash."

ACI Speedpay is an integrated suite of bill presentment and payment services that empowers the success of thousands of customers across multiple verticals, including Consumer Finance, Government, Education, Healthcare, Insurance, Telco and Cable, Subscriptions, and Utilities. The solution's mobile wallet billing and payment capability improves consumer experience while reducing costs.

### 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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### Media

Dan Ring  
[dan.ring@aciworldwide.com](mailto:dan.ring@aciworldwide.com)  
781-370-3600

Nidhi Alberti  
[nidhi.alberti@aciworldwide.com](mailto:nidhi.alberti@aciworldwide.com)  
781-370-3600

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