

# ACI Worldwide Winner of 'Most Creative Solution' at EBADay Request to Pay Ideation Contest

## June 28, 2021

MIAMI, FL/LONDON, UK – June 28, 2021 – ACL Worldwide, a leading global provider of real-time payments and digital payments software solutions, today announced that its submission Making Tax Less Taxing was voted overall winner of the 'most creative solution' category during the Request to Pay (R2P) Ideation contest at EBAday 2021.

Paying taxes is taxing for citizens, and collecting taxes is unpredictable in terms of both work- and cash-flow for governments. With digital payments already overtaking cash usage in Europe, the ACI submission <u>Making Tax Less Taxing</u> presents a highly innovative bill payments use case enabling R2P for government tax collections, which can be integrated into the proposed <u>EU Digital Wallet</u>.

Solving these issues is one of the driving forces behind the European Commission's recently proposed digital identity and wallet framework. It aims to make it easier for citizens to use a national digital identity to access public sector or commercial services—and make the associated payments, regardless of where they are in the bloc.

"We are delighted about this win and the industry recognition for our highly creative and innovative R2P use case," commented Amelia Ruiz Heras, manager, solution consulting, ACI Worldwide. "R2P services have revolutionized payments in many other parts of the world, notably India, while in Europe, R2P use cases are still lacking. This win shows ACI's leading the charge in payments innovation, demonstrating how the EU digital wallet and R2P could work in action."

### 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 <u>digital payments</u>, enable <u>omni-commerce payments</u>, present and process <u>bill payments</u>, and manage <u>fraud and risk</u>. We combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

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