



Mastercard and ACI Worldwide Partner to Simplify Access to Innovative Payment Solutions and Services for Financial Institutions

November 8, 2021

ACI Enterprise Payments Platform integration with Mastercard Direct Services enables customers to access safety, security, loyalty, and other value-added services across all payment types

PURCHASE, NY / MIAMI, FL – November 08 – Mastercard (NYSE: MA) and [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [real-time digital payment software](#), today announced a new partnership that will offer Mastercard Direct Services™ to issuers, processors and other payment technology providers through a single API connection on ACI payment platforms.

Mastercard Direct Services provides a single connection point to access a wide range of Mastercard value-added services, regardless of the network, and is part of the [Mastercard Access](#)™ suite of solutions. Increasingly, people expect to access the latest features and innovations. Nearly [70 percent of consumers](#) prefer brands that offer an easy and convenient digital experience.

By enabling access to a wide array of services directly through [ACI Enterprise Payments Platform](#), the total time, complexity and resources required to bring new solutions online reduces significantly – now delivered in weeks, as opposed to months. The extended suite of innovative value-added services includes Safety Net, Decision Intelligence, Mastercard Digital Enablement Services, Consumer Controls, with further services to be added.

“Payments have become increasingly complex and this partnership underscores our commitment to simplifying that complexity for issuers and processors,” says Kaushik Gopal, Executive Vice President, Cyber & Intelligence at Mastercard. “Not only does this enable easier access to Mastercard’s current suite of solutions, but it also ensures simple and efficient access to innovations as the payments landscape continues to evolve rapidly.”

Mastercard Direct Services can also be applied across all transaction types, both on and off the Mastercard network, offering ACI customers a consistent and streamlined approach to their payment and fraud operations through their existing payments engine. For example, enterprise fraud solutions – such as [ACI Fraud Management](#) – can be enriched using Mastercard’s Decision Intelligence solution to reduce false positives across all transaction types, regardless of how they are switched, and correctly identify more fraudulent transactions overall.

“Our integration with Mastercard Direct Services marks the next step in ACI’s long-standing collaboration. We are leveraging the partnership to add value for financial institutions through expanded services and new pathways to payments modernization,” said Jeremy Wilmot, chief product officer, ACI Worldwide. “The benefit of Direct Services is that it encompasses transactions beyond the Mastercard network, extending the markets in which pre-integrated connectivity can quickly add value for our customers.”

Mastercard Direct Services is pre-integrated with the ACI Enterprise Payments Platform, and is currently available to customers utilizing the BASE24, BASE 24-eps and Postilion payment engines.

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.

About Mastercard (NYSE: MA)

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.