



## ACI Worldwide Launches ACI Instant Pay for Merchants - In-Store, Online, and Mobile Real-Time Payments

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*ACI Instant Pay provides access to lower-cost payments, instant liquidity, reduced risk of fraud and enhanced shopper experience*

MIAMI--(BUSINESS WIRE)--Jan. 17, 2023-- [ACI Worldwide](#) (NASDAQ: ACIW), a global leader in mission-critical, [real-time payments software](#), today announced the launch of [ACI Instant Pay](#), a new real-time payments solution that enables merchants in the U.S. to accept online, mobile and in-store payments instantly. The expansion of [ACI's real-time payments software](#) solutions to merchants reinforces ACI's global leadership in powering domestic and pan-regional real-time schemes reaching billions worldwide.

Merchants can enable ACI Instant Pay via simple API integration with ACI's payments orchestration platform. Once integrated, ACI Instant Pay appears to merchants as an alternative payment method through all major channels: online, in-store and mobile app. For in-store payments, a QR code displayed on a consumer-accessible screen enables customers to initiate and complete payments via their mobile device, enabling a smooth, secure and one-click checkout experience.

With the expected launch of the U.S. domestic real-time payments scheme FedNow in 2023, ACI Instant Pay will allow U.S.-based merchants to boost their businesses by accepting and processing real-time payments, which are expected to grow in popularity over the next few years. ACI's [2022 Prime Time for Real-Time report](#) forecasts the annual volume of real-time transactions in the U.S. to reach 8.9 billion by 2026, up from 1.8 billion in 2021, representing a compound annual growth rate of 37%.

ACI Instant Pay Benefits at a Glance:

- Freedom from interchange fee burden: providing welcome relief from the rising costs of processing payments by card, which now average 2-4% of each transaction.
- Instant settlement equals instant liquidity for merchants.
- Chargebacks are eliminated: with account validation carried out pre-payment, only insufficient funds can result in declined transactions. That means no more chargebacks, while fraud exposure also shifts to the banks.
- Integration simplicity
  - Single, simple API integration for secure eCommerce
  - QR code integration in-store

"At ACI, we are pleased to expand our global leadership of driving real-time payments for central governments, payment networks, banks, financial institutions and fintech companies to include Merchants now. Merchants can now reap the dual benefits of instant payments for an enhanced shopper experience and improved bottom line. Many shoppers are frustrated by traditional payment options. They want more choice, greater transparency and better control, online and in-store," said Debbie Guerra, chief product officer, ACI Worldwide. "ACI Instant Pay helps merchants capture and engage new customers while driving growth and lowering costs."

"With ACI Instant Pay, value flows directly from customer to merchant with no card fees, no user friction, no delays and no risk of card fraud," added Basant Singh, global head of ACI's merchant segment. "It also allows merchants to reduce their costs and pass savings on to their customers as an incentive in the form of cashback, loyalty points or discounts."

### About ACI Worldwide

[ACI Worldwide](#) is a global leader in mission-critical, [real-time payments software](#). Our proven, secure and scalable software solutions enable leading corporations, fintechs and financial disruptors to process and manage [digital payments](#), power [omni-commerce payments](#), present and process [bill payments](#), and manage [fraud and risk](#). We combine our global footprint with a local presence to drive the [real-time digital transformation](#) of payments and commerce.

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Nick Karoglou  
[nick.karoglou@aciworldwide.com](mailto:nick.karoglou@aciworldwide.com)

Katrin Boettger  
[katrin.boettger@aciworldwide.com](mailto:katrin.boettger@aciworldwide.com)

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