ACI Worldwide Unveils End-to-End Digital Central Infrastructure Solution

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ACI's digital central infrastructure solution is a single solution for the entire payments ecosystem, enables domestic and global interoperability, and increases speed to market

MIAMI--(BUSINESS WIRE)--Sep. 12, 2023-- ACI Worldwide (NASDAQ: ACIW), a global leader in mission-critical, real-time payments software, today announced the launch of digital central infrastructure, a single ISO 20022 native solution that bundles digital overlay services with ACI Central Infrastructure. ACI provides tailored consultancy and professional services to plan, design and implement the solution, reducing complexities for customers and simplifying SLA management via a single vendor.

ACI's digital central infrastructure provides central banks and financial institutions with a one-stop solution encompassing real-time central infrastructure integrated with digital overlays like Request to Pay, QR-code payments, back-office management platform and AI-powered fraud technology. It also includes value-added services such as merchant onboarding and management, dispute management and multiple-aliases management.

"With the demonstrated success of real-time payments in many countries, there is increasing demand for countries to evolve to the next phase of growth and launch new payment methods and innovative digital use cases on top of their payment rails. ACI empowers central banks with a secure central payments infrastructure to accelerate real-time payments growth and enables banks and financial institutions to capitalize on that growth with solutions integrated with digital overlays," said Debbie Guerra, chief product officer, ACI Worldwide.

Global real-time payment volumes hit a record high in 2022 with 195 billion transactions – a year-over-year growth of 63.2% – according to ACI's 2023 Prime Time for Real-Time report. Countries across the globe are at different stages of maturity in their real-time payments strategy, with some eager to expand their domestic networks and others looking beyond their borders for the next significant real-time payments boost. Motivated to broaden financial access and stimulate economic growth while safeguarding national autonomy, governments and central banks are pivotal forces spearheading the development of centralized real-time payment infrastructures.

"With digital central infrastructure integrated with ACI Enterprise Payments Platform, ACI offers the complete end-to-end solution for enabling rapid adoption of real-time payments within a country and accelerating growth and digital enablement," said Craig Ramsey, head of real-time payments, ACI Worldwide.

The benefits of real-time payments intensify as central banks and financial institutions deploy innovative digital overlay services on top of modernized central payments infrastructure. From the UAE to the U.S., new schemes have launched or are planning to launch with features that India pioneered at scale, such as QR-code payments and Request to Pay. For example, in Bahrain, nearly 60% of electronic payments in the country are processed in real time – forecasted to rise to 78.6% by 2027. With the support of the Central Bank enabling easier use through digital apps like BenefitPay, real-time payments are helping to promote financial inclusion and bolster financial stability across the economy, fueling stronger economic growth.

Globally, ACI powers 25 domestic and pan-regional real-time schemes across six continents – including nine central infrastructures – providing solutions to central banks, participant banks, fintechs and other payment service providers. ACI Central Infrastructure is an industry-leading solution, most recently recognized as a highly acclaimed solution at The Digital Banker Global Payments Innovation Awards 2023 in the "Best Payments-Led Financial Inclusion" category.

For more information about ACI's digital central infrastructure, please visit here.

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, fintech companies 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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