



ACI Worldwide Collaborates with Microsoft to Accelerate Global Move to Real-Time Payments

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ACI Real-Time Payments Cloud Platform, Hosted in Microsoft Azure, Helps Financial Institutions Enable Instant Payments Transactions Faster

MIAMI--(BUSINESS WIRE)--Sep. 19, 2023-- [ACI Worldwide](#) (NASDAQ: ACIW), a global leader in mission-critical, [real-time payments software](#), today announced a collaboration with Microsoft to help financial institutions and technical services enable instant payments transactions faster through ACI's Real-Time Payments Cloud (RTPC) platform. Hosted in the Microsoft Azure environment, ACI RTPC is a multi-tenant SaaS platform that provides a payments interface between financial institutions and instant payments infrastructure, including The Clearing House's Real-Time Payments (RTP) Network and The Federal Reserve's FedNow Service in the U.S.

"By hosting ACI's Real-Time Payments Cloud in Microsoft Azure, financial institutions will now have access to an award-winning, end-to-end solution to enable their processing of 24/7 payments," said Craig Ramsey, Head of Real-Time Payments at ACI Worldwide. "In the U.S., the platform allows financial institutions and technical service providers to onboard to Real-Time Payments and FedNow, offering simplicity of operation and interoperability with both services."

As the platform of choice to support payments aggregators and networks, ACI's RTPC helps financial institutions of all sizes gain access to both domestic instant payment networks: RTP and the FedNow Service. Overseeing payment operations can be overwhelming; ACI's RTPC solution lowers the barriers to entry, allowing any provider to have direct, real-time access to RTP and the FedNow Service and benefit from the platform's elasticity to increase transaction volumes as their business grows. For example, ACI [currently supports](#) Corporate One Federal Credit Union, one of the largest credit unions in the U.S. and a leader in real-time payments. Corporate One serves 14 of the top 50 credit unions in asset size and has more than 700 members across 45 states, reaching more than 28.5 million people.

In addition, ACI's relationship with Microsoft supports ACI's AI-powered anti-fraud processing model—featuring patented proprietary incremental learning technology—that allows clients to run payments operations securely and with high resiliency, all while protecting transactions and financial institutions' and aggregators' privacy. This emphasis on security and privacy will help financial institutions effectively prevent, detect and recover from cyber incidents, irrespective of clients' system complexity and legacy infrastructure.

"We're proud to have worked with ACI to create a fully cloud-native environment that enables intercommunication between different systems across the payments ecosystem," said Bill Borden, Corporate Vice President of Worldwide Financial Services at Microsoft. "With the ability to exchange data in an interoperable manner, we're excited for the new benefits this will provide financial institutions and their customers—helping speed payments, improve fraud management, and unlock new areas of efficiency and ways of doing business."

ACI RTPC is the byproduct of ACI's decades of experience processing real-time transactions for financial institutions on every continent, currently supporting 25 schemes across the globe. ACI Worldwide is fully certified for the FedNow Service and is a designated FedNow Instant Payment Pioneer, having supported the service with the Federal Reserve as part of its pilot program. Financial institutions and aggregators interested in learning more about how ACI supports real-time payments should visit www.aciworldwide.com.

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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