



## ACI Worldwide and Mexipay to Empower Payment Innovation in México

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*Fintech Mexipay to leverage ACI Enterprise Payments Platform and ACI Low-Value Real-Time Payments to promote innovative real-time payments services in México*

MIAMI & MEXICO CITY--(BUSINESS WIRE)--Nov. 28, 2023-- [ACI Worldwide](#) (NASDAQ: ACIW), a global leader in mission-critical, [real-time payments software](#), today announced a partnership with financial technology company [Mexipay](#) to boost payment innovation in México. Mexipay, a new fintech player in the México ecosystem, will leverage [ACI Enterprise Payments Platform](#) to deploy ISO 20022 real-time payments and other innovative payment services in México.

México was an early adopter of real-time payments, with its Sistema de Pagos Electrónicos Interbancarios system in place since 2004, and the growth of real-time payments has gained traction in recent years, with adoption among the banked population at about one in five, despite the country's highly unbanked population. According to [ACI's 2023 Prime Time for Real-Time](#) report, México averaged 3.9 real-time transactions per person, per month in 2022, third in the LATAM region and 27<sup>th</sup> globally. Instant payments volume in México is projected to see a 13.1% compound annual growth rate – 35% of all electronic payments – from 2022 to 2027.

Expected to go live in early 2024, Mexipay's new real-time payments technology will accelerate financial inclusion to a broader portion of the unbanked population in México. By leveraging ISO 20022 real-time payments, Mexipay will complement the current real-time capabilities in the country with new innovative payment services and an unbeatable time to market.

"We are very excited to be ACI Worldwide's partner in México for real-time payments as our partnership will allow us to boost ISO 20022 technology in the country by facilitating modernization, innovation and time to market to the participants in the ecosystem," commented Fabian Uribe, co-founder and CEO of Mexipay. "With ACI's Enterprise Payments Platform, we will leverage our competitive advantage over the market and tackle the immense need for financial inclusion, and for legacy technology evolution in the Mexican payments. With this partnership, Mexipay will be able to provide access to the unattended small to medium banks segment, as well as the merchant industry, through the implementation and operation of our platform built around ACI's solutions, delivering managed services to the market, something that was not possible before in México. That means a complete set of new opportunities."

The [ACI Enterprise Payments Platform](#) is an end-to-end payments hub solution that will provide Mexipay with payments orchestration via the capabilities of the [ACI Low Value Real-Time Payments](#) solution. ACI Enterprise Payment Platform can be deployed on-premise or in the cloud, enabling banks to future-proof their payments infrastructure and intelligently orchestrate all payment types across consumer, merchant and corporate payments, and can be extended with further solutions for [ACI High-Value Real-Time Payments](#), [ACI Issuing](#), [ACI Acquiring](#), [ATM and Self-Service Banking](#), and ACI's best-in-class, artificial intelligence-powered [ACI Fraud Management](#).

"We are excited to announce this alliance and support Mexipay to ensure the success of México's real-time payments strategy," said Leonardo Escobar, Senior Vice President – Head of LATAM, ACI Worldwide. "México has a huge and unique opportunity to be one of the biggest real-time schemes in the region. We encourage this initiative to disrupt the ecosystem and enable world-class real-time payments services."

### About Mexipay

Mexipay is a new-generation payment service provider specialized in offering implementation and managed services of ACI Worldwide's solutions focusing on boosting ISO 20022 real-time payments, promoting financial inclusion, and evolving legacy technology. Through our omnichannel platform built around Base24-eps, UP Framework, and Immediate Payments, Mexipay provides access as never before to small and medium banks, merchants, and other payment participants untapping a new era of alternatives and opportunities for the complete payments ecosystem in México.

### 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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### Media:

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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