ACI Worldwide and RS2 Launch One-Stop Solution for Acquirers and Issuers in Brazil

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- *New offering combines the best of ACI's and RS2's acquiring and issuing capabilities to launch a joint solution for the Brazilian market*
- *Cloud-enabled platform allows payment companies to launch new products and services quickly*

OMAHA, Neb. & SAO PAOLO, Brazil--(BUSINESS WIRE)--Jun. 25, 2024-- ACI Worldwide (NASDAQ: ACIW), a global leader in mission-critical, real-time payments software, and RS2, a global payments processor and technology provider, have joined forces to offer a one-stop solution for acquirers and issuers in Brazil. The new offering combines the best of ACI's and RS2's acquiring and issuing capabilities, supporting financial institutions, integrated software vendors, payment facilitators, independent sales organizations and payment processors on their digital transformation and modernization journey. It brings the global expertise and technology of both companies to the Brazilian market jointly for the first time.

The combined new cloud-enabled technology platform enables merchants, banks and payment service providers to launch new products and services efficiently using configuration portals that integrate seamlessly to third-party platforms, orchestrating the entire payments ecosystem within the client environment, making the platform secure, reducing operational costs and ultimately increasing revenues. It is supported by ACI Fraud Management and Payments Intelligence, offering customers real-time enterprise fraud management capabilities, including advanced machine learning, predictive analytics and expertly defined rules to combat the growing threat of fraud. The platform is certified for Brazil and meets all local regulatory requirements, including PCI, and local card scheme standards.

Key advantages of the new acquiring and issuing platform include:

- **Acquiring**: The joint solution is available as a software as a service offering for the first time in Latin America, allowing existing financial players to launch a new acquiring business quickly and cost-efficiently. The new offering transforms the merchant experience, manages interchange fee risk and simplifies expansion and global compliance.
- **Issuing:** Issuers and processors profit from one single consolidated issuing platform for all card types, including credit, debit and pre-paid cards, domestic cards, and new payment instruments such as wearables – enabling them to offer customers better service, more choice and increased fraud protection.

"We are delighted to join forces with RS2 and bring a sophisticated, end-to-end issuing and acquiring solution to the Brazilian market," said Vlademir Santos, head of Brazil, ACI Worldwide. "Our combined new solution will be a game changer for the Brazilian market. It will enable our customers to drive business growth through a modern and flexible solution and to take advantage of new revenue opportunities of launching new products and services."

"The constantly changing demands of customers to pay when, where and how they choose require innovation and financial agility from issuers and acquirers," explained Radi El Haj, CEO of RS2. "Our advanced and fully integrated acquiring and card issuing capabilities, combined with ACI's fraud and payments intelligence expertise, provide payment companies with the flexibility to design and configure new products, modify existing ones and effectively manage future payments securely."

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.

About RS2
RS2 is a leading global provider of payment technology solutions and processing services, offering a unified approach to managing payments across all channels for banks, integrated software vendors, payment facilitators, independent sales organizations, payment service providers, and businesses worldwide. RS2's platform, BankWORKS®, stands out as a robust cloud-native solution designed for both issuing and acquiring operations. With its advanced orchestration layer seamlessly integrating all aspects of business operations, clients gain access to comprehensive analytics, reporting tools, and reconciliation features. This empowers businesses to effortlessly expand their global footprint through a single integration, while also gaining valuable insights into payment processes and customer behavior, enhancing operational efficiency, increasing conversion rates, and driving profitability. www.RS2.com.

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