# CIMB Bank Taps ACI Worldwide to Advance Payment Transformation

May 22, 2025

*ACI is enabling CIMB's Forward30 strategic plan to boost resilience and customer-centric innovation*

OMAHA, Neb. & SINGAPORE--(BUSINESS WIRE)--May 22, 2025-- ACI Worldwide (NASDAQ: ACIW), an original innovator in global payments technology, today announced that CIMB Bank, one of ASEAN's leading banking groups and Malaysia's second largest financial services provider, has chosen ACI's payment solution to converge all account-to-account transactions—real-time, ACH, RTGS and cross-border—onto a single future-proof payments platform. As the industry pushes toward ISO 20022 standardization, this new ISO20022-native compliant platform—which serves as the foundation for CIMB Group's regional payments platform, starting from its headquarters in Malaysia—empowers the bank with richer data exchange, straight through processing and insights that enhance interoperability, security and compliance. With the new unified solution, CIMB Bank will reduce the complexity of managing siloed legacy systems to achieve greater efficiency and agility while minimizing cost and risk.

This press release features multimedia. View the full release here: https://www.businesswire.com/news/home/20250522311001/en/



From left to right - Leslie Choo, Senior Vice President, Managing Director – APAC, ACI Worldwide | Ros Aziah, Group Chief Technology Officer, CIMB Bank

"CIMB's payment transformation is a bold re-architecture of our core payments infrastructure to unify all payment flows. This enterprise-wide initiative is a cornerstone of our Forward30 Strategy, built to future-proof operations, accelerate digital convergence, and deliver seamless, secure, and intelligent payment experiences for both consumers and businesses. Aligned with ISO 20022 and powered by our partnership with ACI Worldwide, CIMB is positioning itself at the forefront of next-generation banking," said Ros Aziah, Group Chief Technology Officer, CIMB Bank.

CIMB Bank and ACI Worldwide were recently recognized at The Asian Banker (TAB) Global Financial Technology Innovation Awards 2025 in the "Best Corporate Banking and Payment Technology Initiative in Asia Pacific" category. In its evaluation, TAB highlighted the technological differentiation and customer-centric approach demonstrated by CIMB Bank and ACI Worldwide in this project, which not only enhances security, scalability, and performance but also future proofs the bank to adapt quickly to rising customer expectations and evolving regulatory mandates.

"ACI is proud to be the strategic partner behind CIMB's full-scale payment transformation—a complex, end-to-end overhaul that unified CIMB's payment operations across real-time, high-value, low-value, and cross-border transactions onto a modern, enterprise-wide ISO20022 platform — and we are honored that our successful partnership has been recognized with a prestigious industry award. This partnership is a testament to how forward-thinking banks like CIMB can lead in a digital-first economy in Malaysia and across ASEAN," said Leslie Choo, Senior Vice President, Managing Director – APAC, ACI Worldwide.

With 50 years of experience, ACI Worldwide has a strong track record of powering real-time schemes around the world. ACI currently powers 26 domestic and pan-regional real-time schemes across six continents, including 11 central infrastructures. Malaysia's Real-time Retail Payments Platform (RPP) was introduced by the national payments network and central infrastructure provider PayNet in collaboration with ACI. Globally, ACI serves all 10 of the world's largest financial institutions by asset value and provides solutions that move trillions of dollars through more than one billion transactions daily.

**About ACI Worldwide**

ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers, and merchants can drive growth, while continuously modernizing their payment infrastructures, simply and securely. With 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

**About CIMB**

CIMB is one of ASEAN's leading banking groups and Malaysia's second largest financial services provider, by assets. Listed on Bursa Malaysia via CIMB Group Holdings Berhad, it had a market capitalisation of approximately RM75.2 billion as at 31 March 2025. It offers consumer banking, commercial banking, wholesale banking, transaction banking, Islamic banking and asset management products and services. Headquartered in Kuala Lumpur, the Group is present across ASEAN in Malaysia, Indonesia, Singapore, Thailand, Cambodia, Vietnam and Philippines.

Beyond ASEAN, the Group has market presence in China, Hong Kong and UK. CIMB has one of the most extensive retail branch networks in ASEAN with 592 branches and over 33,000 employees as at 31 March 2025. CIMB's investment banking arm is one of the largest Asia Pacific-based investment banks, which together with its award-winning treasury & markets and corporate banking units comprise the Group's leading wholesale banking franchise. CIMB is also the 92.5% shareholder of Bank CIMB Niaga in Indonesia, and 94.8% shareholder of CIMB Thai in Thailand.

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Source: ACI Worldwide