



ACI Worldwide Acquires European Fintech Payment Components to Augment ACI Connetic

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Acquisition accelerates ACI Connetic's intelligent payments orchestration capabilities.

OMAHA, Neb.--(BUSINESS WIRE)--Nov. 3, 2025-- [ACI Worldwide](#) (NASDAQ:ACIW), an original innovator in global payments technology, today announced that it has acquired [Payment Components](#), a provider of AI-powered financial messaging and Open Banking solutions. ACI will integrate Payment Components technology into [ACI Connetic](#), accelerating the roadmap of the industry's only cloud-native unified payments platform that seamlessly integrates account-to-account (A2A) payments, card processing, and AI-powered fraud prevention within a single, modular cloud-native architecture.

Founded in 2014 in Greece, Payment Components develops software for A2A payments, API management, and financial messaging, streamlining transaction orchestration without complex payment processing. Its flexible messaging layer supports a broad message set, enhancing back-office connectivity and accelerating the deployment of localized payment schemes.

ACI is wholly acquiring Payment Components, including its technology, intellectual property, talent, and customer relationships. The Payment Components team will collaborate closely with ACI's architects and developers to swiftly integrate expanded messaging features and functionalities into ACI Connetic. Trusted by 65 banks and institutions across 25 countries, Payment Components leverages generative AI to simplify and accelerate payment processes, delivering richer and more agile payment services.

"ACI's acquisition of Payment Components will further strengthen the capabilities of ACI Connetic, defining a new standard for how banks drive payment transformation and compete in the digital economy," said Thomas Warsop, CEO and president, ACI Worldwide. "Beyond the cutting-edge technology, we are also impressed by the talent of the Payment Component's team, whose dedication to innovation aligns with our vision to shape the future of payments."

"Joining ACI is an exciting milestone for the Payment Components team and reinforces the credibility we've built to empower financial institutions to adopt modern and reliable payment technologies seamlessly," said Sotiris Nossis, CEO and Founder, Payment Components. "We are proud to be part of the ACI family, where our complementary expertise will reinforce ACI's global leadership in powering the world's payments ecosystem."

The financial details of the Payment Components acquisition were not disclosed; the acquisition is not expected to be financially material to ACI.

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.

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About Payment Components

At [Payment Components](#), we're reshaping the fintech landscape on a global scale. Today, our solutions are essential for more than 65 banks and financial institutions across 25 countries. We provide componentised solutions in a range of domains, including AI banking, open banking, account-to-account payments, and financial messaging technology. We achieve this through continuous innovation, building software components that help financial institutions become digital champions and deliver richer payment services to their clients. Our name reflects our belief: complicated processes in the financial industry will be replaced by AI-assisted dedicated components. We stand for simplicity, speed, and constant innovation.

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