



## BPI's BanKo Teams Up with ACI Worldwide to Modernize Payments Infrastructure

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SINGAPORE & MANILA, Philippines--(BUSINESS WIRE)--Dec. 10, 2025-- [BPI Direct BanKo, Inc.](#), A Savings Bank (BanKo), the microfinance arm of the Bank of the Philippine Islands (BPI), announced that it has selected [ACI Worldwide](#) (NASDAQ: ACIW), an original innovator in global payments technology, to advance its payment infrastructure. Under this partnership, BanKo will implement ACI's issuing and acquiring platform, enabling banks, fintechs, and merchants to deliver fast, seamless omnichannel transaction processing while staying compliant with evolving regulatory standards.

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ACI's platform enables real-time transaction processing across multiple channels, including ATMs, POS, and mobile, while ensuring reliability and high availability. Its modular architecture provides flexibility to extend to new services and products and supports the fast rollout of new features and functions. With its open architecture and robust security features, the platform enables financial institutions to reduce costs, accelerate innovation, and deliver seamless customer experiences.

Through this strategic partnership, BanKo is poised to embark on a transformative journey by capitalizing on ACI's market-leading payment solutions. This initiative aims to replace the existing switch, thereby enhancing BanKo's business capabilities. By aligning with customers' evolving expectations and managing increasing transaction volumes, BanKo will leverage the core attributes of ACI's software—specifically its speed, reliability, and scalability—that will serve as the cornerstone of this endeavor. The new platform is expected to go live by the end of Q1 of 2026, marking a significant milestone in BanKo's digitalization efforts to enhance customer banking experience and deliver faster, more reliable payment services to millions of Filipinos nationwide.

"At BanKo, we use technology to improve the way banking works for Filipinos. By advancing digital payment solutions with our customers and communities in mind, we aim to make financial services more accessible and empowering for Filipinos nationwide," said Rod Mabiassen, BanKo President. "Our switching network is one of the most important touchpoints for our customers. This partnership with ACI is crucial in building a reliable, future-ready payments system."

"ACI's technology is backed by decades of deep payment expertise, earning the trust of banks and national switches globally to power mission-critical payments at scale. With BanKo's adoption, we're bringing proven global technology to the Philippines that translates to greater reliability, convenience, and choice in every transaction for Filipino consumers," said Leslie Choo, Senior Vice President and Managing Director – APAC at ACI Worldwide. "ACI is fully aligned with BanKo's vision of fostering financial empowerment and together, we are strengthening the foundation for a more inclusive and innovative payment ecosystem in the Philippines."

### 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 [retailers](#) 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 BanKo

BPI Direct BanKo, Inc., A Savings Bank (or "BanKo") is the microfinance arm of the Bank of the Philippine Islands (BPI). BanKo's thrust is to promote financial inclusion by providing access to easy, convenient and affordable microfinance products, focusing on Self-Employed Micro-Entrepreneurs (SEME). By strengthening the financial capacities of its clients, BanKo aims to create a positive impact on their quality of life, and ultimately, contribute to the country's economic growth.

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