ACI Connetic Accelerates Global Adoption as UK Banks Can Now Unite SWIFT, CHAPS and Faster Payments on One Cloud-Native Platform

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First ACI Connetic UK deployment marks pivotal milestone as country prepares for the next wave of payments transformation

OMAHA, Neb.--(BUSINESS WIRE)--Feb. 17, 2026-- ACI Worldwide (NASDAQ:ACIW), an original innovator in global payments technology, today announced a major step forward in the UK's payments modernization journey as a leading UK retail bank chooses ACI Connetic — the industry's first unified, cloud-native platform — for deployment. Powered by Microsoft's cloud capabilities, this milestone demonstrates strong industry confidence in ACI's next-generation platform and its ability to empower financial institutions to modernize, innovate and unlock new growth.

Landmark UK Deployment as Government and Regulators Push for Payments Modernization

The first ACI Connetic deployment in the UK is a pivotal milestone as the country prepares for the next wave of payments transformation. For the first time, UK banks can bring SWIFT, CHAPS, and Faster Payments together on one cloud-native SaaS platform, eliminating the fragmentation that has long driven operational cost, risk, and complexity.

Designed to meet the demands of modern banking, ACI Connetic, the industry's first unified, cloud-native platform enables banks and financial institutions of all sizes to:

- Consolidate siloed systems and embrace a centralized approach to processing all payment types
- Reduce operational complexity, increase resiliency across all schemes and speed up the adoption of regulatory mandates
- Accelerate innovation, increase agility and position themselves for future real-time and cross-border modernization

One Cloud Platform for All Payments — A Clear Industry First

ACI Connetic is the industry's first platform to bring together account-to-account (A2A) payments, card payments, and AI-driven fraud prevention within one cloud-native SaaS environment. Its modular design, cloud-native architecture, and open APIs streamline integration, shorten implementation timelines, and deliver faster time to value. Designed for institutions of all sizes, ACI Connetic enables rapid modernization without compromising enterprise-grade resilience or regulatory readiness.

"ACI Connetic is gaining real global traction — and theUK deployment is a major milestone," said Richard Albery, head of banking, UK and Ireland, ACI Worldwide. "Banks are facing unprecedented pressure to modernize quickly as payments grow more complex. ACI Connetic is more than a new payments product — it's an operating model built for the digital economy, giving institutions the agility and scale they need to grow."

"Microsoft Azure is increasingly becoming a foundational platform for high-performance enterprise payments," said Christian Sarafidis, Chief Executive EMEA Financial Services. "Our collaboration with ACI Worldwide helps banks access a cloud-native approach that supports security, compliance, resilience and scalability, while enabling continuous innovation. As payments continue to evolve, cloud technology is playing an important role in helping institutions respond to digital commerce, regulatory change and rising customer expectations."

Global Demand Builds Across Europe and the U.S.

Beyond the UK, banks across Europe and the U.S. are adopting ACI Connetic as they rethink how to operate amid regulatory change, heightened competition, and rapid shifts in customer expectations. Cloud modernization is no longer a technology decision — it is a strategic requirement. ACI Connetic on Microsoft Azure gives banks the platform, scale, and resilience required to compete in a digital-first, real-time world.

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 nearly 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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