



## ACI Worldwide Launches Card Payments on Cloud-Native ACI Connetic, Advancing Unified Payments Platform

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*Next-generation card modernization suite brings decades of proven processing capabilities into a unified, cloud-native architecture*

OMAHA, Neb.--(BUSINESS WIRE)--Mar. 4, 2026-- [ACI Worldwide](#) (NASDAQ:ACIW), an original innovator in global payments technology, today announced the launch of [ACI Connetic for Cards](#), a next generation, fully integrated, modernized card payments suite within [ACI Connetic](#), the industry's first unified cloud-native payments hub, bringing together account-to-account (A2A), card payments and AI-driven fraud prevention on one platform.

This press release features multimedia. View the full release here: <https://www.businesswire.com/news/home/20260303179249/en/>

With ACI's market -leading [Acquiring, Issuing](#) and [ATM and Self-Service Banking](#) solutions processing more than 300 billion card transactions annually, [ACI Connetic for Cards](#) advances this proven capability - unifying ACI's global strengths and capabilities onto one next-generation, unified, cloud-native platform. The enterprise grade modular suite supports the full transaction lifecycle of every payment - capturing and authenticating data across all channels, intelligently routing transactions to the appropriate hosts or networks, and securely authorizing and clearing to support settlement of payments between institutions. By unifying these mission-critical functions, ACI Connetic for Cards provides the scale, resiliency and advanced functionality needed to modernize card payment processing operations, drive new customer experiences and business growth.

Despite the rise of real-time payments, cards continue to dominate globally. Fueled by contactless adoption, e-commerce growth and B2B digitization, global card transactions totaled 776 billion in 2024 and are projected to reach 1.1 trillion annually in 2029, a 43 percent increase over 2024. \*

As global card usage continues to rise, banks are reassessing how well their existing card platforms can support future demand. Having a clear modernization plan, at a pace that makes sense for each institution, is critical. ACI Connetic for Cards provides the modern architecture to support that journey, whenever banks choose to take it.

"When we introduced ACI Connetic, we set a new benchmark for how banks operate in the digital economy," said Thomas Warsop, CEO and President, ACI Worldwide. "With ACI Connetic for Cards, we're bringing that standard to the heart of retail payments — modernizing the issuing, acquiring and ATM capabilities banks depend on. It gives institutions a future-ready foundation that improves flexibility and agility by opening a low-risk path to new services, new payment types and continuous innovation."

### Key Benefits of ACI Connetic for Cards:

- **Trusted card payment processing:** ACI customers benefit from mature, globally compliant issuing, acquiring and ATM capabilities refined over more than a decade - now also delivered through ACI Connetic to provide a clear pathway to modernization
- **Unified payments operations through ACI Connetic:** Cloud native, API-first platform with embedded fraud management and digital identity capabilities, fully integrated with account-to-account payments to deliver superior operational efficiency, greater resilience and continuous innovation across the entire payments ecosystem

"Banks need payments infrastructure that can evolve without elevating risk," said Bill Farris, head of issuing and acquiring at ACI Worldwide. "ACI Connetic for Cards brings card processing and account-to-account payments together on a single, cloud-native platform, enhanced with advanced fraud and identity intelligence to deliver stronger resilience and operational efficiency. This is modern payments infrastructure built to evolve at the pace our customers require without risking stability."

Financial institutions are increasingly turning to unified, cloud-native architectures to streamline operations and drive faster, more agile innovation across all payment types.

"At Solaris, we value both the innovation and the depth of capability delivered through ACI Connetic," said Peter Hüftlein, head of product accounts, Solaris SE. "The unified, cloud-native approach supports us to simplify operations, accelerate change and innovate across payment types with far greater control. ACI Connetic for our instant payments capabilities gives us a resilient, modern foundation that supports our growth and lets us deliver new customer experiences at speed."

ACI Connetic was introduced in 2025 as the industry's first unified, cloud-native platform combining account-to-account payments, card payments and AI driven fraud prevention. Its momentum has continued through 2026 with new deployments and expanded capabilities. ACI Connetic for Cards builds on this progress by applying the same unified approach to modernizing card payment processing operations.

Note to Editors: \*Data according to Nilson Report, January 2025

[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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