ACI Worldwide

As Multi-Rail Complexity Grows, ACI Worldwide Delivers One Cloud-Native Platform for Eight U.S. Networks

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With 58% of instant-payment-enabled banks now running both FedNow and RTP, ACI Connetic targets the operational strain of managing parallel payment rails across separate systems

OMAHA, Neb.--(BUSINESS WIRE)--Apr. 23, 2026-- ACI Worldwide (NASDAQ: ACIW), an original innovator in global payments technology, today announced ACI Connetic for eight major U.S. networks on a single, cloud-native platform. ACI Connetic enables connectivity to Fedwire, CHIPS, Swift, The Clearing House RTP, Zelle and FedNow, with Nacha ACH (FedACH and EPN) connectivity expected for customers next year. It also supports stablecoin and tokenized-deposit capabilities, providing a unified approach across traditional, instant and digital-asset payment rails that helps banks reduce the operational burden of running multiple clearing systems.

The speed and scale of this shift toward multi-rail payments continue to increase. Nearly 1,700 institutions now participate in FedNow. The Clearing House RTP processed $1.3 trillion in payments in 2025, with more than 340,000 businesses and seven million consumers sending a payment each month. The ACH Network handled 35.2 billion payments valued at $93 trillion. At the same time, 58% of instant-payment-enabled banks now run both FedNow and RTP in parallel*, often duplicating compliance controls, fraud monitoring and exception management across multiple platforms.

ACI Connetic eliminates this fragmentation by consolidating multiple clearing connections and payment types onto one resilient, scalable, cloud-native SaaS platform.

"Banks didn't set out to run eight payment systems in parallel, but that's the reality today, and it's driving real operational risk," said Craig Ramsey, senior vice president and head of account-to-account payments, ACI Worldwide. "Every new rail adds controls, compliance and technical debt."

Supporting Real-Time Payments Today, Building for What's Next

The inclusion of FedNow and The Clearing House RTP alongside established high-value and cross-border rails reflects growing demand for platforms capable of supporting instant payments at scale. With many institutions now operating both instant-payment systems in parallel, multi-rail orchestration has become an operational necessity rather than a future scenario.

With Nacha ACH in active development, ACI Connetic will apply the same cloud-native design principles to batch payments, creating a long-term foundation for institutions modernizing across all U.S. clearing types.

"Banks are no longer modernizing one rail at a time; they're being asked to modernize everything at once," said Thomas Warsop, president and CEO of ACI Worldwide. "That's why we built ACI Connetic. It brings instant, high-value and batch payments together on one cloud-native platform, giving institutions a simpler, more resilient foundation to move faster today while confidently preparing for what's next."

A Consistent Global Payments Model

The expansion of U.S. clearing connectivity builds on ACI Connetic's growing global momentum, as financial institutions worldwide adopt a more unified approach to payments modernization. In March 2026, ACI launched ACI Connetic for Cards, extending the platform to card issuing, acquiring and ATM processing, bringing account-to-account (A2A) payments, card payments and AI-driven fraud prevention together within a single, modular, cloud-native architecture.

Across the European Union and the U.K., ACI customers are already using ACI Connetic to consolidate domestic and international payment schemes, simplifying operations while meeting evolving regulatory requirements. Solaris SE, Europe's leading embedded finance platform, selected ACI Connetic to modernize its instant payments infrastructure, accelerating innovation and supporting scalable growth across highly regulated markets.

Meeting those requirements starts with how fraud detection is designed. ACI Worldwide's Fraud and Financial Crime solution is built directly into ACI Connetic transaction workflows, providing embedded fraud detection across payment rails rather than requiring separate bolt-on systems. This architecture directly supports compliance with the Nacha fraud monitoring rules that took effect March 20, 2026.

As payments complexity and transaction volumes continue to grow, financial institutions are increasingly turning to cloud-native platform consolidation. Engineered for flexible deployment, including on major cloud infrastructures, on premises, hybrid cloud and multi-cloud, ACI Connetic provides the agility, scale and reliability financial institutions need to modernize with confidence in an instant payments economy.

ACI Worldwide is presenting six sessions across three days at Smarter Faster Payments 2026 in San Diego, April 26-29, with five speakers covering instant payments adoption, fraud risk management, ISO 20022 and infrastructure modernization.

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Note to editors:
*Source: U.S. Faster Payments Council (FPC), 2025 Faster Payments Barometer

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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