



ACI Worldwide and EPI to Power Instant Payments in Europe

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Strategic collaboration enables merchants and financial intermediaries across Europe to offer Wero as a new payment method to consumers and businesses.

OMAHA, Neb.--(BUSINESS WIRE)--Jun. 15, 2026-- [ACI Worldwide](#) (NASDAQ: ACIW), an original innovator in global payments technology, has joined the [European Payments Initiative](#) (EPI) as a technical service provider and will integrate EPI's [Wero wallet](#) solution onto ACI's best-in-class [Payments Orchestration Platform](#). Through this strategic collaboration, merchants and financial intermediaries across Europe will be able to offer Wero as a new payment method to consumers and businesses.

Wero is a pan-European digital wallet solution that runs on SEPA instant payment rails. It aims to unify and streamline payments across Europe, offering peer-to-peer transfers, e-commerce and point-of-sale purchases, alongside other added-value services. Launched in 2024 by EPI, founded by a consortium of 16 European banks and financial services companies, Wero currently offers instant account-to-account payments to consumers in Belgium, France and Germany.

EPI plans to expand the service across Europe to include Luxembourg and the Netherlands in the coming months and continues to explore opportunities in other countries. Since the fall of 2025, consumers in Germany and now Belgium are able to pay online with their Wero digital wallet, with additional services, including subscriptions, planned to launch in the coming years. French consumers will be benefiting from similar services in fall this year, while in-store payment options are foreseen to be launched in 2027.

Wero is expected to drive the consumer adoption of instant payments and an increase in instant payments volumes across Europe. The EU Instant Payments Regulation (IPR) came into effect in January 2025, requiring all banks and payment service providers (PSPs) in the Eurozone to be able to receive and send instant payments to customers. In addition to the integration of Wero onto ACI's Payments Orchestration Platform, ACI powers instant payments rails across Europe, offering banks and PSPs direct instant payment connectivity and payments orchestration.

According to ACI's most recent [Prime Time for Real-Time](#) report, instant payment transactions in Europe are expected to increase from 17.2 billion in 2023 to 38.6 billion in 2028 and are forecast to account for 13% of all electronic payments in Europe by 2028, up from 8% in 2023.

"We are excited to announce our strategic partnership with EPI to make Wero a success across Europe," commented Nick Craig, head of Europe, ACI Worldwide. "This collaboration leverages ACI's advanced instant payment processing capabilities to address the fragmentation of payment methods in Europe, providing a unified solution which enables a seamless, secure and efficient payment experience for consumers and merchants. Wero will be an important addition to ACI's best-in-class Payments Orchestration Platform, which has the industry's widest reach of acquirers and APMs."

"Seeing ACI joining EPI members' ranks is a new step towards massive availability of Wero across our core markets and beyond. Through the integration onto ACI's platform, all their merchants and their customers will be able to integrate Wero as a new payment solution, empowering their business and Europe's resilience at large. Together, we are helping accelerate the development of a more connected, innovative and resilient European payments ecosystem," said Martina Weimert, CEO of EPI.

ACI currently powers 26 domestic and pan-regional instant payment schemes across six continents, including 11 central infrastructures, providing solutions to central banks, participant banks, fintechs and other PSPs. Globally, ACI covers approximately one-third of the countries that offer instant payment services, reaching about 3 billion people served by various organizations, including central governments, payment networks, banks, financial institutions and fintech companies.

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.

About EPI

[EPI](#) (or European Payments Initiative) is supported by 16 European banks and payment service providers. Beyond the shareholders, over 50 institutions in Europe are now members of EPI. They have joined forces with a common goal: to offer a unified mobile payment service, to all European companies and citizens, Wero. EPI intends to enable European consumers and merchants to carry out all types of retail transactions simply, via a resolutely sovereign digital wallet.

Find out more at [epicompany.eu](#) and follow us on [LinkedIn](#).

About Wero

Based on instant account-to-account (A2A) payments, [Wero](#) further streamlines payments in Europe by eliminating intermediaries in the payment chain and the associated additional costs. Wero already supports payments between individuals and will shortly unveil payments to professionals (P2Pro). Wero has been live for P2P payments in Belgium, France, and Germany since 2024, currently serving 55 million users. For retail payments, Wero has been live in Germany since the end of 2025 with progressive roll-out in France and Belgium throughout 2026. Major migrations of at least 15 million consumers are also planned for Payconiq in Luxembourg (by 2026) and iDEAL in the Netherlands (by 2027).

Find out more at [wero-wallet.eu](#) and follow us on [Instagram](#) and [Facebook](#).

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