



ACI Worldwide Powers Rabobank's Wero Instant Payments, Advancing Europe's Real-Time Payments Transformation

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Shift marks a critical step in one of Europe's largest payment transformations, turning a national payment system into a pan-European, real-time digital solution

OMAHA, Neb.--(BUSINESS WIRE)--Jun. 16, 2026-- [ACI Worldwide](#) (NASDAQ: ACIW), an original innovator in global payments technology, today announced that [Rabobank](#), a leading Dutch bank and one of Europe's largest financial institutions, is advancing the migration of the Netherlands' most widely used payment method, iDEAL, to Wero. [Wero](#) is the European Payments Initiative (EPI)-backed digital payment solution enabling real-time account-to-account payments across participating European banks.

Rabobank's Wero payments are processed and powered by ACI's [Real-Time Payments Processing](#) technology, delivering the scale, resilience and interoperability required for pan-European instant payments. The ACI platform provides the high availability needed for this transformational project. By orchestrating payment flows, liquidity management and real-time clearing across SEPA Instant rails, ACI is helping Rabobank seamlessly transition iDEAL into a true real-time environment while ensuring consistent performance, security and regulatory compliance as volumes accelerate.

iDEAL is the backbone of Dutch digital commerce, used for more than 70% of online transactions and billions of payments each year. While it provides consumers and merchants with instant confirmation at checkout, the underlying payments have traditionally been processed on standard SEPA Credit Transfer (SCT) rails. Rabobank is now changing that, moving iDEAL volumes onto SEPA Instant Credit Transfer (SCT Inst) infrastructure powered by ACI, enabling true real-time, 24/7 clearing and settlement.

As one of the founding banks behind iDEAL, Rabobank plays a central role in scaling this transition, effectively moving a large share of everyday payments in the Netherlands onto instant payment rails. The migration is expected to complete by the end of 2027. Rabobank, alongside other EPI shareholders, committed to the transition as part of the European Payments Initiative (EPI), which aims to unify fragmented national payment schemes into a single European solution and reduce reliance on global card networks.

This shift marks a critical step in one of Europe's largest payment transformations, turning a national payment system into a pan-European, real-time digital solution. Through Wero, consumers and businesses will be able to make instant account-to-account payments not only online, but also in-store and between individuals, across borders.

In parallel, Rabobank is extending instant payments capabilities beyond checkout by routing Request to Pay messaging through Wero. This enables a broader set of instant payment use cases, from bill payments to subscriptions and merchant-initiated transactions, where speed, certainty, and immediate fund availability are critical.

"Wero represents the next evolution of how people pay in Europe, bringing together the trust and ubiquity of iDEAL with instant, pan-European capabilities," said Patrick Kipping, area lead, payments transaction processing, Rabobank. "Migrating iDEAL at this scale is a significant operational step, and an important milestone in delivering instant, seamless payments for our customers."

The transition comes as Europe enters a new phase of real-time payments adoption. With the Instant Payment Regulation (IPR) now in force, banks are turning their focus to scaling performance, resilience and instant payments processing at national volumes.

"Rabobank is moving one of Europe's most successful national payment systems into a true instant payments environment, at scale," said Craig Ramsey, global head of account-to-account Payments, ACI Worldwide. "This is exactly what the shift to instant payments is about: not just faster payments but transforming how entire economies move money. ACI's platform is designed to manage that level of volume, resilience, and complexity."

The Netherlands is the first major market to transition their successful, local iDEAL payments solution to Wero, positioning it at the forefront of Europe's shift toward instant, account-to-account payments. The speed and stability of this migration will help set the benchmark for Wero's broader rollout across Europe through 2027.

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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Media

Katrin Boettger | Communications and Corporate Affairs Director | katrin.boettger@aciworldwide.com

Pierce Rohrmann | Head of Communications and Corporate Affairs | pierce.rohrmann@aciworldwide.com

