



ACI Worldwide Expands ACI Connetic with Advanced Financial Messaging Technology to Power Intelligent, Future-Ready Payments

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OMAHA, Neb.--(BUSINESS WIRE)--Sep. 17, 2026-- [ACI Worldwide](#) (NASDAQ: ACIW), an original innovator in global payments technology, today announced the expansion of [ACI Connetic](#) with a powerful cloud-native [Financial Messaging](#) capability, designed to help banks modernize payments infrastructure, simplify complexity, and scale real-time processing across domestic and cross-border networks.

This press release features multimedia. View the full release here: <https://www.businesswire.com/news/home/20260917118028/en/>

Financial institutions face growing pressure to support real-time payments, ISO 20022 migration, and an expanding range of domestic and cross-border networks. That pressure has made financial messaging critical to interoperability, speed, and innovation across those networks.

ACI's advanced financial messaging technology delivers cloud-native, intelligent messaging that transforms how banks manage payments and other systemic messages across account-to-account (A2A) rails. By standardizing, enriching and contextualizing payment data in real time, the solution helps banks build the high-quality data foundation needed for intelligent payments operations, advanced analytics and emerging AI-powered use cases.

The solution enables institutions to translate, validate, enrich, and route messages in real time, supporting interoperability between legacy systems and modern infrastructures, while helping banks address increasingly complex ISO 20022 requirements, including the adoption of richer and more structured payment data.

Embedded within the [ACI Connetic](#) platform, ACI's advanced financial messaging technology allows banks to decouple messaging from core payment processing for a more agile architecture. By running messaging as a centralized, enterprise-wide capability, banks can reduce operational friction, improve resiliency, and gain real-time visibility across payment flows, while creating new opportunities for data-driven services and revenue growth.

"Financial messaging is the connective tissue of modern payments," said Craig Ramsey, global head of account-to-account payments, ACI Worldwide. "Built into ACI Connetic, our advanced financial messaging capabilities provide banks with a single, intelligent foundation to manage messages across rails and formats. They also give institutions access to richer, higher-quality payment data that can drive smarter decision-making, support AI-driven innovation and accelerate modernization across the enterprise."

Momentum builds as ACI Connetic expands reach, capabilities and adoption

The expansion of [ACI Connetic](#) with advanced financial messaging technology caps a year of strong momentum for ACI Connetic during which ACI significantly expanded the capabilities of its cloud-native platform. Earlier this year ACI announced [ACI Connetic for eight major U.S. networks](#). In other key markets, including the [UK and Europe, banks are adopting ACI Connetic](#) to unify payment processing across schemes and prepare for evolving real-time and regulatory requirements.

"Banks aren't just modernizing infrastructure; they're preparing for a future defined by intelligent payments, real-time decisioning and AI-driven innovation," said Thomas Warsop, president and CEO of ACI Worldwide. "With ACI Connetic, we're helping financial institutions turn payment complexity into strategic advantage by combining cloud-native processing, intelligent messaging and rich data intelligence on a single platform. The result is an AI-ready payments foundation that enables banks to move faster, operate smarter and deliver the next generation of payment experiences."

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 more than 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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