

## ACI Worldwide Bolsters Transaction Banking Capabilities to Streamline Services for Financial Institutions

*ACI enables banks to focus on innovation and not on burdensome ecosystems*

NAPLES, Fla.--(BUSINESS WIRE)-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [electronic payment and banking solutions](#), today announced new and advanced capabilities within its [Universal Payments](#) (UP) portfolio that will help financial institutions better address complex and burdensome ecosystems for transaction banking. ACI is showcasing its UP Transaction Banking solution and presenting real-world successes at the Sibos conference, September 29-October 2 in Boston, MA.

ACI's UP [Transaction Banking solution](#) is comprised of the industry's leading domestic and international [payments processing engine](#) and an award-winning [corporate digital banking](#) platform. Within the solution, ACI helps commercial banks gain greater flexibility in responding to market opportunities and manage complexity, while also facilitating compliance with regulation. ACI's innovative and end-to-end approach to transaction banking simplifies the costly integration required to effectively process commercial payments and associated information.

- Increases efficiencies by 40 percent, connecting to new clearing and settlement mechanisms—speeding time-to-market for offering new clearing options.
- Insulates disruption when making changes to internal back office systems (e.g. simplified integration).
- Eases access to real-time account information from a core banking system, for loan transfers and to retrieve real-time foreign exchange rates.

"The current competitive environment is driving banks to focus on innovation and customer experience," said Andy Schmidt, Research Director, CEB TowerGroup. "One of the ways to enable this focus is to streamline connections to new systems and exchanges while providing better access to information in real-time."

"Banks are not only grappling with myriad legacy systems that require significant resources to maintain, but also with very complex ecosystems. Our goal is to invert the maintenance and investment spends for our bank customers so they can focus on offering innovative new services to their clients," said Matt Ellis, Senior Vice President, Transaction Banking, ACI Worldwide. "With our UP Transaction Banking solution—whether implementing a payments hub, connecting to a new back-office system, or addressing disruptive regulation—we enable our customers to focus on growing their business."

### About ACI Worldwide

ACI Worldwide, the [Universal Payments](#) company, powers electronic payments and banking for more than 5,000 financial institutions, retailers, billers and processors around the world. ACI software processes \$13 trillion each day in payments and securities transactions for more than 250 of the leading global retailers, and 21 of the world's 25 largest banks. Through our comprehensive suite of software products and hosted services, we deliver a broad range of solutions for payment processing; card and merchant management; [online banking](#); mobile, branch and voice banking; [fraud detection](#); trade finance; and [electronic bill presentment](#) and payment. To learn more about ACI, please visit [www.aciworldwide.com](http://www.aciworldwide.com). You can also find us on Twitter @ACI\_Worldwide.

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Source: ACI Worldwide

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