

ACI Provides Access to All Immediate Payment Schemes Globally

ACI launches latest version of UP Immediate Payments, offering single point of access to all Immediate Payments schemes globally

NAPLES, FL -- (Marketwired) -- 01/18/17 -- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced the latest version of its [UP Immediate Payments solution](#). Available via a SaaS delivery model or on-premise, UP Immediate Payments is highly flexible and adaptable, providing access to all Immediate Payments (IP) schemes globally.

The newly launched version includes a number of key updates for IP processing and connectivity that are already live and in use at multiple financial institutions worldwide, including leading banks in the UK and Singapore. The solution features new functionality designed specifically for the management and processing of [real-time payments](#), and is designed to provide connectivity to the pan-European SEPA Instant Credit Transfer Scheme (SCT Inst) and TCH Real-time Payments in the US, both of which will be launched this year.

The [pan-European SCT Inst scheme](#) is due to go live in November 2017. In December 2016, ACI was named by EBA Clearing as one of the 'frontrunner service providers' for the scheme, which will enable consumers and businesses to make euro credit transfers in real-time between accounts across an international area -- eventually spanning over 34 European countries.

The pilot for the TCH scheme in the US is expected to go live later this year. The core technology of the TCH scheme is being built by VocaLink, with which ACI has recently entered into a global partnership. It will offer participants a pre-integrated solution, with VocaLink providing software for TCH and ACI delivering its UP Immediate Payments solution to enable banks easier, faster and cheaper access to the scheme.

Barry Kislingbury, Director Solution Consulting, Immediate Payments, ACI Worldwide.

"2017 will be an exciting year for immediate payments in Europe and the US; however, it is crucial that financial institutions and payment service providers that want to participate in these schemes start getting ready now."

"ACI's UP Immediate Payments offers a proven solution for financial institutions to provide connectivity to IP schemes globally. We not only provide our customers with a technical gateway, but also payment processing functionality, guidance on compliance, fraud, scheme rules, testing and certification, as well as support throughout the complex on-boarding process."

"The new schemes will be the most comprehensive real-time payment systems ever developed. They will not only empower consumers and businesses to send and receive real-time payments from their existing accounts, but will also provide a platform for banks to launch new and innovative services built around a real-time payments hub for today's and tomorrow's digital economy."

Additional New Key Features in UP Immediate Payments include:

- | New business operations, including customer service functions, liquidity management and exception handling
- | Supports both ISO 20022 and ISO 8583 schemes
- | Supports ISO 20022 Real-Time Payments Group and EPC SEPA Inst Rule books
- | Supports real time and batch payments
- | Multi-tenant and multi-IP scheme ready

ACI has an unmatched global customer base of financial institutions and payment service providers using its UP Immediate Payments solution. In the UK, the solution has been used by financial institutions to access the UK Faster Payments scheme since its launch in 2008. Currently, 9 out of the 14 direct participants of the UK's Faster Payments Scheme use ACI's solutions, and it has recently begun offering UK aggregator services out of its Limerick data center. Additionally, ACI has customers using UP Immediate Payments to access Singapore FAST and the Australian NPP (New Payments Platform). ACI serves on the ISO 20022 Real-Time Payments Group, the EPC Instant Payments Technology Group, payments and security task forces for the U.S. Federal Reserve, and chairs the IPFA rules working group.

About ACI Worldwide

ACI Worldwide, the [Universal Payments](#) (UP) company, powers [electronic payments](#) for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries as well as thousands of [global merchants](#) rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our [electronic bill presentment and payment](#) services. Through our comprehensive suite of software and [SaaS-based solutions](#), we deliver real-time, [immediate payments](#) capabilities and enable the industry's most complete [omni-channel payments](#) experience. To learn more about ACI, please visit www.aciworldwide.com. You can also find us on Twitter [@ACI_Worldwide](#).

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Media Contacts:

Katrin Boettger

E-mail: katrin.boettger@aciworldwide.com

Phone: 0044 (0)7776 147 910

Dan Ring

E-mail: dan.ring@aciworldwide.com

Phone: 781-370-3600

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