

## ACI Worldwide Announces Winners of Inaugural ACI Excellence Awards

The awards identified winners and highly-commended entrants from ACI's global customer base. The winning companies were today named as easycash Loyalty Solutions in Germany for the processing of the Payback Maestro® card, and BNZ in New Zealand for the bank's Liquid Encryption Number project using ACI Proactive Risk Manager™.

Highly-commended status was awarded to:

- PNC in the U.S. for its use of ACI Money Transfer System™ with extended availability
- Fortis Bank in Turkey for its use of Proactive Risk Manager
- JSCB Ak Bars Bank in Russia for its use of BASE24® for ATM payments including online mobile top-up
- HDFC in India, for improving the efficiency of customer interaction at the ATM
- AmBank in Malaysia for the project to allow interbank loan repayment at the ATM

Gareth Lodge, regional research director at Tower Group said, "The standard of entries was incredibly high and judging was far from easy. It was great to hear about the innovative projects that are being conducted by organizations of all sizes, and to see their commitment to making their payment systems as flexible as possible. The number of initiatives that delivered direct customer benefits was also really good to see."

Gwenn Bezard, research director at Aite Group said, "Every financial organization is different, with different customer demographics, market challenges and internal issues. In turn, this means that all IT systems have to be slightly different; there is no 'one size fits all' solution. These awards give entrants the opportunity to show how they are going one step beyond their peers to deliver the excellence needed for success."

Phil Heasley, CEO at ACI Worldwide said, "We have long known that our customers conduct innovative and exciting projects using ACI's products, and these awards have really highlighted that innovation. The breadth of entries we received was impressive, across all our products and from all around the world. We are delighted to be able to give these winners and highly commended entrants recognition for their success, and we are pleased that so many companies entered."

Michael Turner, fraud initiatives manager at BNZ said, "We pride ourselves on our commitment to fraud prevention and detection, and our Liquid Encryption Number programme alongside ACI Proactive Risk Manager delivers real results to protect customers using our cards around the world. These awards are a great recognition of that success."

Thies Rixen, managing director at easycash Loyalty Solutions said, "ACI's solutions help us stay at the forefront of our industry in Germany and consistently deliver products the market needs. I am thrilled the judges recognized the value of the work we have done with ACI."

Munish Mittal, executive vice president at HDFC Bank in India said, "The project we conducted was to deliver power and flexibility to customers using our ATM network, while improving transaction throughput and reducing the time needed to conduct transactions at the ATM. We have been able to speed up the cash withdrawal process by 40 percent, and generate significant new revenue for the bank. These awards highlight the value banks can gain by taking an innovative approach to their use of technology, and we were pleased to be recognized."

Ozgur Ozer, vice president at Fortis Bank Turkey said, "ACI's Proactive Risk Manager brings flexibility to our fraud operations – letting us respond to changing fraud risks, as well as enabling us to manage all aspects of the process once a suspicious transaction is flagged up. I am proud of the work we do every day to stop the fraudsters getting the upper hand, and it wouldn't be possible without ACI. We are delighted to be highly commended in these awards."

Arthur Khabibrakhmanov, chief of the processing centre at JSCB Ak Bars Bank said, "Working with ACI, we have been able to deliver new functionality for our customers over the ATM network. We have got the agility to provide a wide range of functionality through ATMs, and ACI's solutions are critical to the success of this project."

Datuk Mohamed Azmi Mahmood, Managing Director, Retail Banking, AmBank (M) Berhad said, "Being recognised in these awards highlights our commitment to outstanding and innovative customer service. It also underscores the importance of working with partners like ACI Worldwide, who share our vision in delivering customer excellence".

### About ACI Worldwide, Inc.

ACI Worldwide is a leading provider of software and services solutions to initiate, manage, secure and operate electronic

payments for financial institutions, retailers and processors around the world. ACI offers a vision for the future of an integrated solution that can meet all their payment needs – from a single service to a complete toolset. ACI products deliver payment processing, online banking, fraud prevention and detection, and back-office services, providing agility, reliability, manageability and scale to customers around the world. Visit ACI Worldwide at [www.aciworldwide.com](http://www.aciworldwide.com).

## **Contact details**

For more information contact:

Catherine Eyres

ACI Worldwide

+44 (0) 1923 812741

[Catherine.eyres@aciworldwide.com](mailto:Catherine.eyres@aciworldwide.com)