

## ACI Worldwide's UP Transaction Banking Achieves Industry Recognition

*UP Transaction Banking empowers financial institutions for faster payments success, readies customers for ISO 20022*

NAPLES, Fla.--(BUSINESS WIRE)-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [electronic payment and banking solutions](#), is spotlighting several new industry initiatives and achievements within its [Transaction Banking](#) portfolio, which offers end-to-end processing for commercial treasury management and [payment processing](#). As the industry evolves and embraces key industry initiatives such as faster payments and ISO 20022 message standards, ACI is delivering solutions to empower financial institutions for success.

### High Marks in Greenwich Associates' Online Services Benchmark

ACI's [treasury management](#) solution, ACI Universal Online Banker, helps businesses of all sizes better manage their financial information. Universal Online Banker received high marks in Greenwich Associates' recent Online Services Benchmark. In a detailed feature evaluation, ACI consistently scored well above the peer group bank median in all regions of the globe when evaluated on a number of criteria, including:

- Navigability
- Online and Off-line Customer Service/Support
- Fraud Prevention/Monitoring
- Integrated Payments/Workflow

### Supply Chain Finance: Improved Integrated Workflow and Customer Experience

As part of ACI's integrated workflow and customer experience focus, a Supply Chain Finance module was added to the UP Transaction Banking capabilities. This module offers financial institutions a buyer-centric Supply Chain Finance platform to manage approved-payable transactions. With open account processing on the rise, the Supply Chain Finance module helps streamline activity surrounding these transactions and gives suppliers the opportunity to improve control over their cash flow while reducing capital requirements.

### Swift Certification for ACI Money Transfer System

The payment and SWIFT messaging engine of UP Transaction Banking, ACI Money Transfer System, has received the SWIFT InterAct Store and Forward interface certification. The SWIFT certification verifies the messaging protocol used to support the migration to ISO 20022 from the FIN flat file format. As the industry adopts ISO 20022 as the preferred industry format for infrastructures such as Euro1/Step1 and TARGET2, Money Transfer System enables a seamless transition in processing the XML-based standard.

"UP Transaction Banking offers financial institutions the ability to provide the best customer experience with a proven, extensible approach," said Jennifer Holton, vice president, UP Transaction Banking Product Management, ACI Worldwide. "And as the industry further embraces initiatives such as faster payments, we are committed to deliver solutions that meet those demands while offering control, choice and flexibility."

ACI will feature UP Transaction Banking and UP Framework for [Immediate Payments](#) demonstrations at the SWIFT Sibos Conference, October 12-15, in Singapore (booth M39).

### About ACI Worldwide

ACI Worldwide, the [Universal Payments](#) company, powers electronic payments and banking for more than 5,600 financial institutions, retailers, billers and processors around the world. ACI software processes \$13 trillion each day in payments and securities transactions for more than 300 of the leading [global retailers](#), and 18 of the top 20 banks worldwide. 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

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