

## ACI Worldwide Makes Real-Time, Any-to-Any Payments a Reality for Payment Operators

*ACI's next-generation UP BASE24-eps consumer payments solution enhances customer experience, provides greater flexibility, improves risk management and expedites payment processing*

NEW YORK & LONDON--(BUSINESS WIRE)-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading international provider of [electronic payment and banking systems](#), today unveiled the next generation of its [consumer payments](#) solution, enabling real-time, any-to-any payments. ACI is empowering financial institutions, retailers and billers to reduce payment processing costs, increase customer loyalty and drive new revenues by giving consumers more control over their money and the payment services they value. The company made the announcement at its [Disruption in Payments](#) events in New York and London today, featuring speakers including Phil Heasley, president & CEO, ACI Worldwide and Steve Forbes, editor-in-chief, *Forbes Magazine* and chairman, Forbes Media.

With the latest version of ACI's market-leading consumer payments solution, UP BASE24-eps, as the enabling technology, real-time payments facilitate quick, secure, cost-effective and regulated transactions between consumers and retailers, financial institutions and billers. Industry experts believe that real-time payments will accelerate the global economy by eliminating billions of dollars in costs and generating billions of dollars in new revenues each year.

UP BASE24-eps supports the acquiring, authorizing, routing and switching of consumer transactions, including card and burgeoning non-card payment types such as mobile and email addresses. The platform empowers payment providers to offer their customers the products and services they want, all while significantly reducing IT costs and facilitating new revenue-generation programs by:

- offering new consumer experiences such as mobile payments and person-to-person (P2P) payments
- strengthening the ability to enter new markets by offering both card and cardless payments with the same payments infrastructure
- lowering application development costs by up to 74 percent and improving time to market through new SOA-based business services
- expediting time to market by up to 50 percent with new development toolkits, enabling configuration rather than coding
- decreasing operating costs by consolidating legacy systems and integrating into other systems via business services
- supporting numerous new advanced features, some of which help reduce risk and manage compliance

"Incumbents are struggling to differentiate themselves in the marketplace and are under pressure to generate new revenues," said Brian Riley, senior research director, CEB TowerGroup. "The market is burdened by significant regulation leading to high long-term costs and a reduction in revenues. With tight margins and maintenance costs due to antiquated legacy systems, innovation is stifled, meaning financial institutions can't take advantage of market trends."

"The real-time and any-to-any capabilities in our consumer payments platform are industry game-changers and the result of close collaboration with our customers—many of the world's leading financial institutions, retailers and billers," said Jeffrey S. Hale, senior vice president, retail payments, ACI Worldwide. "The combination of heightened regulation, antiquated systems and new market disruptors is putting increased pressure on the margins in the payment system. We are providing the industry with revenue-generation capabilities and the ability to offer new payment services, such as mobile and P2P payments."

UP BASE24-eps leverages ACI's [Universal Payments](#) (UP) framework, which is at the core of ACI's strategy to enable end-to-end enterprise payments. The UP framework is a set of technologies that orchestrates all aspects of payment processing for any payment type, any channel, any currency and any network. Combined with ACI's leading solutions, such as UP BASE24-eps, it delivers an innovative architecture that bridges existing systems and future needs.

"With the UP framework, UP BASE24-eps includes new levels of flexibility to enable customers to quickly and easily customize payment processing via business services and configuration rather than complex and time-consuming coding," Hale continued. "And the new version of UP BASE24-eps continues ACI's long-standing heritage of market-leading levels of scalability, reliability and security."

### 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 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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