

ACI Launches Industry-First SaaS-Based EMV Lifecycle Management Solution

ACI UP Token Manager gives banks needed control and cost efficiencies

NAPLES, Fla.--(BUSINESS WIRE)-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading international provider of [electronic payment and banking systems](#), announced today the availability of its [EMV](#) lifecycle management solution, ACI UP Token Manager, as a Software as a Service (SaaS) offering for US debit issuers.

ACI is the first vendor to offer a SaaS-based EMV lifecycle management solution, which comes on the heels of the US debit industry recently banding together on EMV deployment decisions, particularly for debit issuers. A SaaS-based EMV lifecycle management solution will enable issuers to dynamically modify and configure parameters for customers, enabling differentiation in the marketplace.

ACI's flexible new solution offers rich business functionality, delivering peace of mind to issuers by providing the benefits of an in-house deployment for data preparation. Unlike typical outsourced offerings, this cost-effective solution provides considerable value added services, such as online access to card, chip and application data for customer support as well as the ability to provide card supplier independence.

"Our SaaS-based EMV solution gives customers greater control and flexibility over a completely outsourced solution," said Dan Heimann, Vice Chairman of the US EMV Migration Forum and Principal Solutions Consultant, ACI Worldwide. "We're giving issuing financial institutions full control over key management, data preparation and lifecycle management, as well as a foundation for the eagerly anticipated mobile EMV, which will also result in the reduction of long term costs."

"The combination of large merchant data breaches and recent debit announcements from industry players have served to re-energize the EMV migration, and many issuers are moving forward rapidly with their adoption of EMV technology," said Julie Conroy, Research Director, Aite Group. "The liability shift dates are looming and those that do not begin the migration soon will see mounting fraud as fraudsters target mag stripe-reliant cards."

ACI UP Token Manager, offered in partnership with Bell ID, is a component of ACI's integrated suite of card processing solutions. Since the mid 1990s, ACI and Bell ID have played a lead role in the enablement of EMV payments around the world.

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. You can also find us on Twitter @ACI_Worldwide.

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