

2014 ACI Excellence Awards Showcase Global Innovation in Electronic Banking and Payments

Singapore-based DBS Bank and Nigerian-based Interswitch head list of organizations recognized for innovative work and success with ACI solutions

NAPLES, Fla.--(BUSINESS WIRE)-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading international provider of [electronic payment and banking systems](#), today announced the winners of the 2014 ACI Excellence Awards. The fifth annual ACI Excellence Awards celebrate leading financial institutions, processors and retailers for innovative and transformative uses of ACI solutions to solve real-world customer and business issues.

ACI Excellence Award and Merit Recognition recipients were selected by a panel of judges comprised of ACI experts and leading global payments analysts from Aite Group, *CEB TowerGroup* and *Celent*. Winners were selected across ten categories and are based throughout the Americas, Asia/Pacific and EMEA. This year's Excellence Award winners include:

- **AGS Transact Technologies Ltd: Mobile Banking & Payments Excellence Award** - In response to the changing relationship between banks and customers due to the rapid adoption of mobile phones, AGS Transact Technologies Ltd utilized ACI's Postilion suite to design Card Maintenance through SMS, providing customers a host of mobile-based card services through SMS.
- **DBS Bank: Innovator of the Year Excellence Award & Wholesale Payments Excellence Award** - DBS developed its award-winning corporate internet and mobile banking payment platform, DBS IDEAL™ 3.0, with the help of ACI's Universal Online Banker, providing customers with a single login to access account statements and securely initiate transactions on a real-time basis. To date, IDEAL serves over 162,000 corporate users in 104,000 institutions across Singapore, Hong Kong, China, India, Indonesia, Taiwan and the United Kingdom, and processes more than 40 million transactions annually.
- **Dupont Community Credit Union: Online Banking Excellence Award** - Three months after launching its online channel with both ACI's Bill Payment and Architect Banking, 80 percent of the bank's active account holders adopted the online channel for its flexibility and ease-of-use, far exceeding goals.
- **Federal Bank Ltd: Customer Service Excellence Award** - Federal Bank leveraged ACI's BASE24 to develop its Card Online Management and Inquiry Tool (COMIT) service, which enables the bank to better address customer demand for managing card parameters.
- **Interswitch: Retail Payments Excellence Award** - Prior to the emergence of electronic payments in Nigeria, transactions were solely cash-based, posing significant financial implications and economic challenges to both businesses and individuals. Driven to solve these challenges and with ACI's Postilion as an enabling technology, Verve was launched by Nigeria's leading integrated payment processing and transaction switching company, Interswitch. With the introduction of the Verve Chip + PIN card, both individuals and organizations have adopted electronic payments for their everyday transactions, and over 20 million Verve cards have been issued in Nigeria. Verve is the country's most dominant card brand with a growing 60 percent market share.
- **Interswitch: Product & Services Innovation Excellence Award** - Quickteller, built with ACI's Postilion, is a Value Added Service (VAS) platform that provides customers convenient and secure access to vital services via Web, ATM and Mobile. Powered by the Interswitch network, Quickteller offers customers efficient services that include funds transfers, bill payments and airtime recharge, in addition to seamless online ticket purchase. Quickteller is Nigeria's fastest growing lifestyle enabler brand.
- **IndusInd Bank Limited: Operational Excellence Award** - IndusInd Bank, which utilizes ACI's BASE24, was recognized for three initiatives: Cash- on-Mobile service, which allows customers to withdraw or send money to a recipient by using only the recipient's mobile number and allows the receiver to withdraw funds from any IndusInd Bank ATM without using any card; second, a service, which enables customers to change their ATM Pins via an Interactive Voice Response system; and third, Stop Cheque application, which streamlines the process through which customers can stop payment on checks.
- **Lee County Electric Cooperative (LCEC): Electronic Bill Presentment & Payment Excellence Award** - Lee County Electric Cooperative, which utilizes ACI's Electronic Bill Presentment & Payment (EBPP) Services, increased its convenient payment options from 2 to more than 20, leading to a 10 percent increase in customer satisfaction and millions in cumulative cost savings.
- **TÜRK EKONOMİ BANKASI (TEB): Payments Fraud Excellence Award** - As fraudsters develop new ways to unlawfully

gain information about people and transactions, TEB, with the help of ACI's Proactive Risk Manager, has worked to combat attacks while maintaining high levels of customer satisfaction and convenience.

This year's Merit Recognition recipients include:

- ***First Data: Product & Services Innovation***
- ***Maybank: Operational Excellence***
- ***UKRCard: Operational Excellence***

"The record number of Excellence Awards submissions we received this year exemplifies the rapidly-evolving global payments industry. On behalf of everyone at ACI, I want to extend congratulations to this year's winners and finalists. They are achieving exceptional success for their organizations and many benefits for their customers," said Craig Saks, Executive Vice President and Chief Product Officer, ACI Worldwide. "All of these organizations demonstrate innovation—from advancements in online and mobile banking to fraud prevention to significant improvements in end-user experience and much more. We're proud to call them our customers and look forward to their continued success."

For a complete list of winners and finalists, alongside additional information on their implementations, please click [here](#) or visit our Excellence Awards page at <http://www.aciworldwide.com/news-and-events/aci-excellence-awards/the-2014-winners.aspx>.

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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