

ACI Worldwide Powers Payments at PKO BP, Poland's Largest Bank

ACI solutions at the heart of PKO's 2020 growth ambitions, its industry-leading IKO payments initiative and the evolution of Poland's uniquely advanced mobile payments system (BLIK)

LONDON--(BUSINESS WIRE)-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [electronic payment and banking solutions](#), today announced the expansion of its relationship with PKO BP, the largest bank in Poland. ACI will support the bank's ambitious growth plans in one of Europe's most innovative and fastest-growing markets.

The new agreement will see PKO utilize ACI's UP [Consumer Payments](#) offerings over the next seven years. One key element is PKO's migration from its current BASE24 system to ACI's next-generation UP BASE24-eps payments platform, which will support the bank's extensive network of more than 3,000 ATMs. UP BASE24-eps supports the acquiring, authorizing, routing and switching of consumer transactions, including card and non-card payment types such as mobile and email addresses. UP BASE24-eps leverages ACI's [Universal Payments](#) (UP) framework, a set of technologies that orchestrates all aspects of [payment processing](#) for any payment type, any channel, any currency and any network.

PKO has been an ACI customer for almost 20 years, with ACI's UP solutions behind the successful roll-out of PKO's IKO payments initiative. IKO is a mobile app that allows PKO and Inteligo (its Internet brand) customers and non-customers to make mobile payments across a wide network of stores - both traditional and internet-based - and transfer funds to beneficiaries identified by their telephone numbers. Additionally, it allows users to withdraw money from ATMs via their mobile phones. Thousands of retailers and restaurants across Poland have already joined the scheme, which is globally regarded as a market-leading payments innovation.

In 2013, six Polish banks decided to build a common mobile payment standard based on the IKO technology. The new payment system, which is called BLIK, will be launched this year and will connect the different banks via a common payments platform, while allowing them to develop their own application software. The project is unique in terms of its scale, considering the market share of the participating financial institutions, and in terms of the many offerings it will deliver to users.

The agreement between ACI and PKO BP also includes an upgrade to ACI Issuer to support the bank's [card issuing](#) business, a new license for the ACI Payment Testing tool (ASSET), and a Premium Customer Support arrangement.*

"This is an exciting time for the payments industry in Poland, which is quickly emerging as one of the largest, fastest growing and most innovative markets in Europe. As with many well established banks, the challenge for Bank PKO BP is to grow while also maintaining a reputation for reliability," said Sylvie Boucheron-Saunier, vice president and general manager, Continental Europe, ACI Worldwide. "We are delighted that Bank PKO BP has strengthened its longstanding partnership with ACI, bringing the best payments capabilities to its customers."

PKO BP currently operates nearly 1,200 branches in Poland and manages accounts for more than eight million customers, including a large corporate customer base. In 2014, PKO BP took over the Polish branch of Nordea, the largest financial group in Scandinavia. ACI is also expected to assist with the integration of Nordea's and PKO BP's systems.

Note to editors:

*ACI Issuer supports the complete life cycle of back office processing including setting up card product terms and conditions, opening accounts, issue and re-issue of plastics, account management, transaction management and customer service. The ACI Payment Testing (ASSET) is a tool which simulates and tests all elements of the underlying payments infrastructure including ATM, POS and network interfaces to ensure payments systems are reliable and error-free.

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 each day in payments and securities transactions for more than 300 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](#).

About PKO Bank Polski

PKO Bank Polski is a leader in the Polish banking sector. After three quarters of 2014, PKO Bank Polski Group posted a

consolidated net profit of PLN 531, 5 million. PKO Bank Polski ranked #1 with six stars in the overall classification in the Forbes magazine Best Corporate Bank ranking. The Bank ranked #3 in the Banking Quality 2013 ranking of TNS Polska and Puls Biznesu. The Bank's Contact Center, for the sixth time in a row, was a winner in a regular survey of banks' hotlines carried out by ARC Rynek i Opinia. PKO Bank Polski was awarded for the implementation of the IKO application in the Electronic Banking and E-Finance category of the 12th edition of the Financial Institutions IT Leader 2013 competition of Gazeta Bankowa. According to a prestigious magazine *The Banker*, which values PKO Bank Polski's brand name at USD 1.25 billion, the Bank remains the most valuable brand in Polish banking sector.

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