

ACI Worldwide Recognized as Industry Leader in Aite Group's Evaluation of Leading Cash Management Providers

Independent research firm lauds ACI's Universal Online Banker for usability, functionality and flexibility

NAPLES, Fla.--(BUSINESS WIRE)-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading international provider of [electronic payment and banking solutions](#), has been recognized as an industry leader by Aite Group, an independent research firm, in its recent report, "2014 Evaluation of Leading Cash Management Providers."

According to the report, "the U.S. cash management industry is ready for change, and investment in the online and mobile channels is critical to future success." ACI has seen considerable momentum for its online banking platform, and as the report notes, ACI had the highest number of customers in terms of large and midsize U.S. banks (banks with greater than US\$10 billion in assets). ACI recently [announced](#) that Webster Bank, a leading regional bank in the Northeast with \$21 billion in assets, has selected the company to host its online banking platform.

In the report, ACI was lauded for its [online banking platform](#), Universal Online Banker, which received two vendor awards: *Balance of Usability and Sophisticated Functionality* and *Global Payments Flexibility*. In terms of usability and functionality, Universal Online Banker was cited for "offering robust functionality and global capabilities coupled with a user-friendly interface making it flexible enough to meet the needs of small businesses and large corporations. While all of the vendors have increased their focus on usability, none have been able to achieve the level of functionality ACI Worldwide has without sacrificing usability."

In terms of global payments flexibility, ACI was recognized "for the innovation it is displaying with its payments frameworks and ability to launch new payments quickly. ACI developed a framework that leverages previously created and reusable payment screens and workflows that represent about 80 percent of what is needed for any new payment type. As such, when a bank requests a new payment type, the vendor simply has to make tweaks to the previously created screens and workflows that are unique to the desired payments type rather than create it from scratch. This not only significantly increases the release speed, but also ensures that all payment flows will have a similar look and feel, regardless of country or payment type."

"This latest independent research validates the benefits that customers have realized from using our online banking platform, most importantly launching new payments quickly," said Matt Ellis, senior vice president and product line manager, ACI Worldwide. "This recognition is testament to both our great team and great technology—helping financial institutions better compete."

Separately, in another recent Aite Group report, "Real-Time Payments, a European Perspective," ACI was rated as a leader in terms of innovation capabilities in [real-time payments](#) (RTP). As noted in the report, "the platform vendors are considered the fundamental pillar of RTP solutions...this emerging demand is a great opportunity to drive forward the banks' payments transformation, realizing the platform for the instant payments of the future."

About ACI Worldwide

ACI Worldwide, Inc., 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 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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