

ACI Worldwide to Connect to The Clearing House's Real-Time Payment System in the U.S.

Building on past global successes, UP Framework for Immediate Payments revolutionizes payments and financial services

NAPLES, Fla.--(BUSINESS WIRE)-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [electronic payment and banking solutions](#), announced today it is working closely with The Clearing House (TCH) in support of its initiative to implement a real-time payment system in the U.S. The initiative will enable financial institutions (FIs) to send and receive money instantaneously, revolutionizing payments and financial services, among other industries in the U.S. and around the globe.

Leveraging its experience deploying similar payments capabilities in key markets, including the U.K., Singapore and Australia, ACI recognized that a primary success factor is an ease of access that drives ubiquity and fast on-boarding. ACI is working with TCH to design and build an access capability that can be managed directly by participants or alternatively utilized through a fully managed cloud-based service, providing a range of functionality from basic connectivity to stand-in processing, risk management and fraud prevention. The objective is to provide the right level of capability, from the simplest to the most complex, required to allow all FIs to offer immediate payments-based products to their customers.

"As an existing provider of payments systems to thousands of FIs in the U.S. and a global leader in real-time capabilities, ACI is committed to further developing the payments ecosystem," said Craig Saks, group president, Strategic Products, ACI Worldwide. "We are delighted to extend ACI's commitment to real-time payments in support of The Clearing House initiative. This significant step will enable customers, both established and new players to the financial industry, to effectively leverage the global move to real-time payments."

"We are excited to have ACI join those supporting our real-time payment initiative," said Steve Ledford, senior vice president, Products and Strategy, TCH. "Many of our members and customers rely on ACI solutions and the addition of a real-time payments access capability will assist in ensuring accessibility, convenience and ubiquity to develop innovative new business models through real-time payments."

The [Universal Payments](#) portfolio of solutions from ACI Worldwide orchestrates all aspects of payments processing for any payment type, any channel, any currency and any network.

About ACI Worldwide

ACI Worldwide, the [Universal Payments](#) (UP) company, powers electronic payments for more than 5,000 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries as well as 300 of the leading [global retailers](#) rely on ACI to execute \$14 trillion each day in payments. In addition, thousands of organizations utilize our electronic bill presentment and payment services. Through our comprehensive suite of software and SaaS-based solutions, we deliver real-time, any-to-any payments capabilities and enable the industry's most complete omni-channel payments experience. To learn more about ACI, please visit www.aciworldwide.com. You can also find us on Twitter [@ACI_Worldwide](#).

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