

ACI Delivers Industry's First and Only Solution Able to Address All Real-Time Payment Needs

UP Real-Time Payments gives financial institutions complete control, choice and flexibility in how they route their real-time payments

NAPLES, FLA., Oct. 10, 2017 (GLOBE NEWSWIRE) --

[ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today launched the UP [Real-Time Payments Solution](#)—the only global solution that allows financial institutions to address their Real Time Gross Settlement (RTGS), SWIFT messaging and real-time payments needs with a single, universal offering.

New requirements for payments processing have never been more prolific. [Real-time payments](#), changes to processing of RTGS payments, SEPA Credit Transfers and Direct Debits, Open APIs and Blockchain are all prioritized for investment—but banks are increasingly challenged by the complexity and cost of addressing them all.

The UP Real-Time Payments Solution gives banks complete control, choice and flexibility in how they route their real-time payments. As a single, universal offering, the UP Real-Time Payments solution removes the complexity banks face in managing separate systems to support the wide range of low and high-value payment options that their customers need. It also empowers banks to optimize their transaction costs and orchestrates any payment type, channel, currency or network in a single or multibank setup with 24X7 worldwide support.

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The UP Real Time Payments solution combines the power of the ACI [Money Transfer System](#) and the innovation and real-time processing of UP [Immediate Payments](#)—providing connectivity to immediate payments schemes and RTGS globally. Banks can implement the features required to enable these latest initiatives, from basic connectivity to a new scheme—such as those supporting SEPA [Instant Payments](#), The Clearing House or Zelle—to full-service processing that includes validation, verification, fraud and compliance, authorization, liquidity and exception handling.

"Banks are facing acute pressure to provide customers with a real-time experience," said WA Proctor, vice president, ACI Worldwide. "Competition from start-up companies offering real-time payments—combined with a rising number of domestic and global payment gateway connections—has led to a convergence of the retail and transaction banking world. The UP Real-Time Payments Solution grows with a bank's evolving needs, to help its customers to take advantage of global transaction growth opportunities that real-time payments enable."

By harnessing ACI's proven mission critical payment engine Money Transfer System, handling \$14 trillion in daily transactions and the innovative UP Immediate Payment solution, banks now have choices. They can choose the optimal path for real-time transactions, deploy in the cloud or in an on-premise model—and with support for Red Hat Enterprise Linux/x86, UP Real-Time Payments Solution provides organizations with a lower total cost of ownership. The solution allows banks to quickly launch new real-time payment schemes services, with flexible, scalable options via open APIs and provides

full SWIFT functionality, including GPI and direct connectivity to SWIFTNet.

ACI will feature its UP Real-Time Payments Solution at the SWIFT Sibos Conference (Booth K5), October 16-19 in Toronto and at AFP (Booth 521), October 15-18 in San Diego.

About ACI Worldwide

ACI Worldwide, the [Universal Payments](#) (UP) company, powers [electronic payments](#) for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our [electronic bill presentment and payment](#) services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's [private cloud](#), we provide real-time, [immediate 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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Attachments:

A photo accompanying this announcement is available at <http://www.globenewswire.com/NewsRoom/AttachmentNg/1a4dd9b5-f49e-4588-a2f9-6276afa7385e>

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