

ACI Worldwide and VocaLink Join Forces to Speed up Adoption of Immediate Payments Around the World

Partnership will combine VocaLink's market-leading IPS solution for central payment infrastructures and ACI's UP Immediate Payments solution for financial institutions

Combined offering will accelerate the availability of real-time payments globally and speed up the adoption in new markets

LONDON--(BUSINESS WIRE)-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), and VocaLink, a global payments systems company, today announced a partnership to offer a complete end-to-end [immediate payments](#) solution to launch a domestic or regional immediate payments network.

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It is the first global strategic partnership of its kind and will offer participants a pre-integrated solution, enabling quicker onboarding to the payments scheme and broader reach to more scheme participants in a fast and efficient manner. As part of the partnership agreement, VocaLink will provide its Immediate Payments System solution and connectivity software to clearing houses and central banks globally; ACI will deliver its UP [Immediate Payments](#) solution, with VocaLink's Immediate Payments Gateway pre-integrated, to enable individual organizations such as financial institutions and other payment providers to access the scheme and process transactions.

VocaLink offers a global, market-leading solution for central infrastructures to manage the clearing of real-time payments according to the rules decided by a particular country or region. The solution supports the central infrastructures of the UK Faster Payments and the Singapore FAST schemes, and is also being implemented in the U.S. at The Clearing House.

ACI's UP [Immediate Payments solution](#) addresses the end-to-end requirements of financial institutions and payment service providers, enabling them to integrate and manage their entire payments ecosystem simply through solution configuration. ACI has an unmatched global customer base of financial institutions, payment service providers, fintechs and schemes using its UP Immediate Payments solution.

Craig Saks, Group President, Strategic Products, ACI Worldwide comments:

"We have enjoyed a long relationship with VocaLink—collaborating on faster payments initiatives dating back to the first launch of Faster Payments in the UK. This new joint effort allows organizations to leverage the benefits of real-time payments with certainty, and also minimizes delivery risk.

"By providing our customers with a pre-certified solution that is already tightly integrated with the VocaLink IPS real-time payment system, we can simplify the challenge of real-time enablement that customers face, and significantly reduce the integration required; this ensures that they are able to offer real-time payments to their customers as quickly as possible."

Paul Stoddart, Managing Director, Strategy, Products, Marketing and Business Development, VocaLink comments:

"At a time when numerous regions and countries look to launch their own faster payments scheme, the combined offering is a powerful proposition to activate an immediate payments processing environment in an expedited manner.

"We're looking forward to working with ACI, to leverage its world-class solution to payment service providers looking to access real-time payment schemes powered by VocaLink. Together, we will be able to offer the market-leading, real-time payments system to a far greater number of banking customers, and allow millions of people use of the most efficient payments system."

Steve Ledford, Senior Vice President, Product and Strategy at The Clearing House adds:

"This (partnership) will further support the ubiquity of real-time payments and accelerate adoption in the US."

ACI currently supports over 60 percent of the direct participants in UK Faster Payments; the company also processes for Singapore's FAST system and is deploying NPP in Australia. VocaLink operates the UK national payments infrastructure, which processes 90 percent of UK salaries, more than 70 percent of household bills and almost all state benefits. It also implemented the FAST service in Singapore and processes the majority of Sweden's automated payments. VocaLink empowers businesses and consumers to move money by sharing technology and payment industry expertise.

About VocaLink

VocaLink is a global payments partner to banks, corporates and governments. VocaLink designs, builds and operates world-class platforms that make it easier for people to make payments confidently and securely. In the UK, VocaLink processes over 90 percent of salaries, more than 70 percent of household bills and almost all state benefits. It implemented the FAST service in Singapore and processes the majority of Sweden's automated payments. VocaLink's high availability, resilient payment systems power the Faster Payments Service on behalf of the Faster Payments Scheme, the Account Switching platform, Bacs and the Direct Debit Scheme. VocaLink also connects the world's busiest network of over 70,000 ATMs through the LINK scheme. Last year VocaLink processed over 11 billion transactions with a value of £6 trillion - powering economies and empowering people. For payment news and insight go to <http://connect.vocalink.com/>.

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 and [SaaS-based solutions](#), we deliver 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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