

ACI Worldwide Announces U.S. UP Immediate Payments Start UP Program—Supporting The Clearing House's New Real-time Payments System

An extension of UP Immediate Payments, ACI's Real-Time Payments Start UP program drives quicker adoption of new scheme for FIs and their clients

Naples, FLA., Nov. 14, 2017 (GLOBE NEWSWIRE) -- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced support for accelerated adoption of The Clearing House (TCH) Real-time Payments (RTP®) system that went live this week. Using ACI's UP [Immediate Payments](#) Start UP program, financial institutions can quickly offer real-time payments to their business and consumer banking clients, increasing both customer satisfaction and options to realize return on investment.

The Clearing House's new RTP system will deliver to FIs of all sizes the ability to take advantage of the benefits of real-time payments—sending and receiving transactions in real time, in a payments environment that is secure and flexible, and providing an industry platform for future payment innovations.

ACI's RTP Start UP program features a two-pronged approach to facilitating access to the system and increasing awareness of real-time payments at the same time. Financial services providers such as [Jack Henry & Associates](#) are working with ACI to enable functionally-rich, rapid integration with the RTP system using ACI's [UP Immediate Payments](#) solution—supporting thousands of financial institutions to offer real-time payments to their customers. UP Immediate Payments is offered both on-premise and through ACI's secure cloud to any organization looking for quick access to the RTP system with a low risk, cost-predictable solution. As part of ACI's program, FIs are now able to benefit from a hybrid approach of on-premise and cloud.

"Real-time payments are now a reality in the US, and the RTP system is open to all US depository institutions, no matter their size, and will be used by corporations and consumers looking to benefit from their efficiencies," said Steve Ledford, senior vice president for Product and Strategy, The Clearing House. "ACI's Start UP program provides a flexible, single point of access for FIs seeking to stay competitive with real-time payments."

"ACI's RTP Start UP program offers a host of options to support a quick on-ramp to RTP while managing investment with predictable costs for increased ROI options," said WA Proctor, vice president, ACI Worldwide. "For example, FIs can start with a cloud service deployment for testing and learning purposes to speed RTP integration and gauge adoption, before making a choice to remain in the cloud. Or they can move to on-premise to take advantage of ACI's other hub solution capabilities."

In addition to flexible deployment options, ACI's UP Immediate Payments Start UP program includes a real-time payments educational and training component, featuring practical use cases, business improvement opportunities based on the ISO 20022 data standards, and best practices for dealing with 24/7/365 operational considerations. ACI is hosting a series of educational events on understanding the real-time payments opportunity and how the new payment types can improve customer experience and reduce payment processing costs. Audiences for these programs include corporations, billers and FIs. The link between meeting customer demand and achieving long-term savings was discussed in the most recent educational sessions for [financial institutions](#). This week, ACI is hosting educational events for biller communities and has a quarterly series scheduled for 2018.

ACI has an unmatched global customer base of financial institutions and payment service providers using its UP [Immediate Payments solution](#). In the UK, the solution has been used by financial institutions to access the UK Faster Payments scheme since its launch in 2008. Currently, more than 60 percent of the direct participants of the UK's Faster Payments Scheme use ACI's solutions. ACI has partnered with VocaLink, solution providers to TCH's RTP system, to offer a complete end-to-end immediate payments solution for a domestic or regional immediate payments network. ACI has customers using UP Immediate Payments to access Singapore FAST as well as implementing Australian NPP (New Payments Platform). Additionally last year, EBA Clearing selected ACI as one of the 'frontrunner service providers' for the pan-European EBA SEPA Instant Credit scheme. ACI serves on the ISO 20022 Real-Time Payments Group, the EPC Instant Payments Technology Group and chairs the IPFA rules working group.

In addition to ACI's heritage in real-time payments, the company powers billing and payments for more than 3,600 organizations. Through its comprehensive UP [Bill Payment Solutions](#) delivered through ACI's private cloud, clients report an average of 25 percent improvement in consumer satisfaction and 18 percent savings increase in staff time spent on payments. ACI enables clients to send bills and receive payments anytime anywhere with API, mobile, web, phone, mail and

in-person options, featuring debit card, credit card, ACH, check and cash.

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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Andrea Snyder

ACI Worldwide

+1 (781) 370-4817

andrea.snyder@aciworldwide.com

Dan Ring

ACI Worldwide

+1 (781) 370-3600

dan.ring@aciworldwide.com

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