

## ACI Worldwide Provides Access to All Instant Payments Schemes in Europe

### ACI standard European SCT Inst gateway can be quickly modified to suit the needs of each individual clearing and settlement mechanism (CSM)

Naples, Florida; London, UK, Oct. 30, 2017 (GLOBE NEWSWIRE) --

**Naples, Fla. /London, UK** - October 30, 2017 - [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced support for the European Payments Council (EPC) SEPA Instant rulebook standard ISO 20022 within its Universal Payments (UP) solutions portfolio, including [UP Immediate Payments](#) and [UP Real-Time Payments](#). With this support, ACI enables payment service providers to connect to any domestic or pan-European EPC based instant payments scheme.

Financial institutions in Europe are currently preparing for the launch of several domestic and pan-European schemes, including the EBA RT1 pan-European SEPA SCT Inst scheme which is due to go live next month. Many payment service providers are scrutinizing the network options available to them, as they try to decide which schemes they need to join to offer reach and ubiquity to their customers.

ACI Worldwide is offering all financial institutions and PSPs a multi-scheme solution based on a standard European SEPA Inst gateway that can be quickly modified to suit the requirements of any domestic or pan-European instant scheme. The ACI gateway can support the connectivity and functional requirements of any real time CSM, including ECB TIPS, EBA RT1, Equens and STET. It can easily support other non-Euro based schemes in development, such as Hungary, Slovakia and Romania.

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In addition, ACI was recently certified for SIAnet network services, used to connect to various pan-European schemes including EBA RT1. The validation criteria used are defined by SIAnet according to their specific standards for managing the participants within their network.

Currently ACI is supporting Rabobank, a Dutch-based global multinational bank, which utilizes UP Immediate Payments, to move forward with their implementation of the Equens SEPA Inst scheme.

Last week, ACI announced a strategic agreement with [STET](#), one of the leading European CSMs, to deliver an end-to-end real-time payments solution to payment services providers (PSPs) across Europe.

*Barry Kislingbury, Director Solution Consulting Immediate Payments, ACI Worldwide comments:*

"ACI's standard European SEPA Inst gateway offers the utmost flexibility for our customers as the implementation will not be dependent on the availability of an individual instant scheme. Our approach offers payment service providers the opportunity to real time enable their payments platform now—and to add connectivity to any instant scheme as they become available."

"We not only provide our customers with a technical solution, but also payment processing functionality, guidance on compliance, fraud, scheme rules, testing and certification, as well as support throughout the complex on-boarding process."

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*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, over 70% of the direct participants of the UK's Faster Payments Scheme use ACI's solutions. Last year EBA Clearing selected ACI as one of the 'frontrunner service providers' for the pan-European EBA SEPA Instant Credit scheme. ACI has also partnered with VocaLink to offer a complete end-to-end immediate payments solution for a domestic or regional immediate payments network. Additionally, ACI has customers using UP Immediate Payments to access Singapore FAST and the Australian NPP (New Payments Platform) and are implementing The Clearing House RTP system and Zelle for customers in the US. ACI serves on the ISO 20022 Real-Time Payments Group, the EPC Instant Payments Technology Group and chairs the IPFA rules working group.*

Attachments:

A photo accompanying this announcement is available at  
<http://www.globenewswire.com/NewsRoom/AttachmentNg/58a7ace7-a4ac-466e-9e98-29c66b58d590>

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