

ACI Partners with Zelle® to Offer Real-Time Payments for Financial Institutions

ACI powers real-time, digital, secure P2P payments for leading payments network

NAPLES, FLA, Nov. 20, 2017 (GLOBE NEWSWIRE) --

[ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced it has been named a technology partner of the Zelle Network®. ACI provides integration for Financial Institutions (FIs) to connect to *Zelle*, a leading U.S. Person-to-Person (P2P) payments network that has processed more than 160 million real-time P2P transactions since January 2017.

ACI provides connectivity to [real-time payment networks](#) from a single hub, bringing a broader reach to the market and empowering FIs to quickly deploy real-time payments. ACI's support for *Zelle* will result in banks being able to accelerate speed to market, reduce risk and create new revenue streams. *Zelle* delivers an easy-to-use consumer experience built into both mobile banking apps and a *Zelle* stand-alone app. Consumers can easily connect to *Zelle* — all protected by the security of their financial institutions.

"As a proven leader in real-time payments, ACI already provides banks with leading solutions for consumer payments through its Universal Payments technology—it is only natural they now help financial institutions integrate with *Zelle*," said Ian Macallister, vice president of Market Strategy at the bank-owned Early Warning Services, the network behind *Zelle*. "Through our collaboration, we will be able to assist FIs in offering a fast, easy and safe way for consumers to experience real-time money movement, which is critical to *Zelle*'s ubiquity."

"*Zelle* is increasing P2P payments adoption by creating a common payments experience for consumers—regardless of which bank they use," said WA Proctor, vice president, ACI Worldwide. "As more consumers engage in real-time payments through *Zelle*'s payment experience, it will undoubtedly influence the widespread consumer and business adoption of real-time payments."

ACI's Universal Payments (UP) portfolio of solutions, including UP [Real-time Payments](#) and UP [Immediate Payments](#), gives banks complete control, choice and flexibility in how they manage real-time payments. Offered as a cloud service or on-premise, ACI's UP solutions empower banks to enable real-time, open payments processing while optimizing their transaction costs. Banks can implement the features required to enable the support for The Clearing House Real-Time Payments and Early Warning's *Zelle Network*, including validation, verification, fraud and compliance, authorization, liquidity and exception handling.

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

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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](#).

About Zelle®

Brought to you by Early Warning, an innovator in payment and risk management solutions, *Zelle* makes it easy, fast and safe for money to move. The Zelle Network® connects the nation's leading financial institutions, *enabling consumers* to send fast person-to-person payments to nearly anyone with a U.S. bank account. Funds are available directly in consumer bank accounts generally within minutes when the recipient is already enrolled with *Zelle*. To learn more about *Zelle* and its participating financial institutions, visit <http://www.zellepay.com>.

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Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC.

Attachments:

A photo accompanying this announcement is available at <http://www.globenewswire.com/NewsRoom/AttachmentNg/143f995e-cff6-456f-999b-4c77e48491e4>

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