

ACI Worldwide and Dedagroup Bring Real-Time Payments to Italy in Response to Increasing Consumer Demand

Almost half of Italian consumers are planning to switch banks for better and more innovative services, with real-time banking high on their wish lists, survey by ACI Worldwide and YouGov reveals

London, Milan, Nov. 20, 2017 (GLOBE NEWSWIRE) -- Milan, Italy/London, UK - November 20, 2017 - - [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#) and [Dedagroup](#), an Italian software and IT services company, today announced a strategic alliance to support Italian financial institutions and payment service providers (PSPs) with the implementation and adoption of real-time banking services.

With its Universal Payments (UP) solutions portfolio, including [UP Immediate Payments](#) and UP Real-Time Payments, ACI enables PSPs to connect to any domestic or pan-European EPC-based instant payments scheme. Dedagroup is one of the largest Italian IT companies, supporting companies, public authorities and financial institutions in designing and implementing IT strategies.

New research reveals the extent to which the disruption in the global banking sector is affecting Italy. According to a global online survey by ACI Worldwide and YouGov of more than 9,000 consumers, almost half of Italian respondents (47%) are planning to switch bank account providers in the next 12 months, more so than in any another European country. Of those who want to switch 21 percent said they were considering opening accounts with a mobile-only bank provider, 20 percent with another high-street bank and 5 percent said they wanted to join a retailer bank.

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

"Our research shows that Italian consumers are amongst the keenest adopters of financial services in Europe. This is great news for the banking industry as many financial service providers have been leveraging these new technologies for some time.

"The partnership between ACI and Dedagroup comes at a crucial time when financial institutions in Europe are preparing for the launch of several domestic and pan-European schemes. These new schemes will empower consumers and businesses to send and receive real-time payments from their existing accounts. They will also provide a platform for banks to launch new and innovative services for today's digital economy."

Gianni Spada, CEO Dedagroup Business Solutions comments:

"The introduction of real-time payments offers financial institutions in Italy a great opportunity to develop new and innovative banking services for their customers. The benefits will be for everyone: Consumers will be able to pay bills or send money to friends and family immediately. Faster cash flows will optimize cash and supply chain management for businesses. The immediacy of transactions will also lead to better trade agreements. The partnership with ACI will enable us to provide banks with the necessary support in the implementation of real-time payments solutions."

Other key findings of the ACI Global Consumer Survey:

-The appetite for new and innovative banking services in Italy is on the increase: Almost half of respondents (49%) welcome loyalty discounts and offers from their bank, 37 percent want better security and fraud prevention, 43 percent want their account provider to offer real-time banking services, 30 percent want more ATMs offering access to better services and 30 percent want more user-friendly and intuitive mobile banking services

-Italian banking customers have more complaints than consumers in other European countries when it comes to banking services: 52 percent said they are annoyed about fees, 26 percent complained about issues with ATMs and 12 percent were unhappy about delays in payments

-The majority of Italian consumers are amenable to the idea of sharing data with new financial service providers that are expected to come onto the market in January in 2018 when the new European PSD2 regulation takes effect. 65 percent of respondents want to better understand what happens to their personal data and how it is protected before they use such

services

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Methodology and Demographics: All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 9,372 adults, 1,002 in Italy, 1,010 in France, 1,152 in United States, 2,104 in Germany, 2,078 in the UK, 1,000 in Hungary, 1,026 in Spain. Fieldwork was undertaken between 25th May - 5th June 2017. The survey was carried out online. The figures have been weighted and are representative of all adults in each country (aged 18+).

[ACI's UP Immediate Payments](#) offers a proven solution for financial institutions to provide connectivity to IP schemes globally. We not only provide our customers with a technical gateway, but also payment processing functionality, guidance on compliance, fraud, scheme rules, testing and certification, as well as support throughout the complex on-boarding process.

ACI has an unmatched global customer base of financial institutions and payment service providers using its UP [Immediate Payments solution](#). In the UK, it has been used by financial institutions to access the UK [Faster Payments](#) scheme since its launch in 2008. Currently, more than half of the direct participants of the UK's Faster Payments Scheme use ACI's solutions. Additionally, ACI has customers using UP Immediate Payments to access Singapore FAST and Australian NPP (New Payments Platform). ACI serves on the ISO 20022 Real-Time Payments Group, the EPC Instant Payments Technology Group, payments and security task forces for the U.S. Federal Reserve, and chairs the IPFA rules working group.

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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](#).

About Dedagroup

With a turnover of over \$260 million and more than 1,600 employees, Dedagroup is one of the most important players in the "Made in Italy" Information Technology industry. It supports Companies, Public Authorities and Financial Institutions in their IT and digital strategies with technological, application and system integration skills. Since its creation in 2008, the Group has been registering a steady growth and has internationalized its operations in Mexico, the United States, France, and the Middle East. Dedagroup acts as a Digital Hub with core competencies that integrate around the customers' needs to assist them in their Digital Transformation. The "innogrative" strategy, the deep knowledge of the Italian business context, the global vision and the determination to constantly enhance skills and methodologies while preserving operational agility make Dedagroup an ideal partner able to adapt the digital strategy to the customer's specific context. Dedagroup has its headquarters in Trento, but thanks to its branches in Italy and abroad, the Group supports over 3,600 customers worldwide. www.dedagroup.it/home-en

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Attachments:

A photo accompanying this announcement is available
at <http://www.globenewswire.com/NewsRoom/AttachmentNg/91a10c0a-2f08-4fd9-b771-cbffc4de9c8b>

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