



## ACI Strengthens Support for UnionPay Payments

*Financial institutions now better able to service UnionPay's rapidly growing global user base, while reducing infrastructure costs with ACI's consumer payments clearing solution*

February 20, 2014 08:00 AM Eastern Standard Time

NAPLES, Fla.--(BUSINESS WIRE)--ACI Worldwide (NASDAQ: ACIW), a leading international provider of electronic payment and banking systems, today announced strengthened support for UnionPay, the largest card network in the world. ACI's clearing solution, ACI Interchange, opens up new markets for financial institutions and processors by enabling support for UnionPay transactions while extending infrastructure options to include IBM System p™ AIX.

“In collaboration with our customers, we have strengthened our clearing solution to open up new markets and lower costs”

UnionPay has issued more than 3.5 billion cards worldwide (Nilson Report) and it is projected to continue its significant growth. UnionPay cards are accepted in more than 140 countries and its growth presents a significant opportunity for financial institutions and processors facing revenue pressures or wanting to extend their commercial offerings with a growing brand. ACI Interchange already supports incoming and outgoing clearing and settlement processes for transactions underpinned by EMV and magnetic stripe payment cards for the major international schemes; this has now been extended to include UnionPay.

In addition to adding UnionPay support, ACI Interchange now also offers support for IBM System p™ AIX, which is in line with ACI's end-to-end consumer payments solution. This enables lowering of IT costs through platform consolidation, while providing customers with more platform choice. Consolidated platform choice directly addresses reducing costs and simplifying infrastructure requirements, thus alleviating maintenance burdens and improving margins.

With ACI Interchange, financial institutions and processors worldwide are able to:

- Eliminate multiple systems with one solution that offers native support for all international payment networks
- Remove the burden of maintaining multiple scheme formats, regular scheme mandates and differences between scheme processing requirements
- Save substantial scheme fees and be proactively compliant with complex interchange requirements

“In collaboration with our customers, we have strengthened our clearing solution to open up new markets and lower costs,” said Jeff Hale, Senior Vice President, Retail Payments, ACI Worldwide. “Customers have previously benefited from using ACI Interchange to save on maintenance costs and reduce scheme fees, and now that we offer UnionPay, they can access this important and fast-growing network.”

## **About ACI Worldwide**

ACI Worldwide powers electronic payments and banking for more than 5,000 financial institutions, retailers, billers and processors around the world. ACI software processes \$13 trillion in payments and securities transactions for more than 250 of the leading global retailers, and 21 of the world’s 25 largest banks. Through our comprehensive suite of software products and hosted services, we deliver a broad range of solutions for payments processing; card and merchant management; online banking; mobile, branch and voice banking; fraud detection; trade finance; and electronic bill presentment and payment. To learn more about ACI, please visit [www.aciworldwide.com](http://www.aciworldwide.com). You can also find us on Twitter @ACI\_Worldwide.

© Copyright ACI Worldwide, Inc. 2014.

ACI, ACI Payment Systems, the ACI logo and all ACI product names are trademarks or registered trademarks of ACI Worldwide, Inc., or one of its subsidiaries, in the United States, other countries or both. Other parties’ trademarks referenced are the property of their respective owners.

Product roadmaps are for informational purposes only and may not be incorporated into a contract or agreement. The development release and timing of future product releases remains at ACI’s sole discretion. ACI is providing the following information in accordance with ACI's standard product communication policies. Any resulting features, functionality, and enhancements or timing of release of such features, functionality, and enhancements are at the sole discretion of ACI and may be

modified without notice. All product roadmap or other similar information does not represent a commitment to deliver any material, code, or functionality, and should not be relied upon in making a purchasing decision.

## Contacts

ACI Worldwide, Inc.

Dan Ring, 781-370-3600

[dan.ring@aciworldwide.com](mailto:dan.ring@aciworldwide.com)