

ACI Worldwide Wins Juniper Future Digital Awards for Merchant Payments and Retail Innovation

September 29, 2021

Juniper Research recognizes ACI as a winner in three categories, including "Payments Innovation of the Year"

MIAMI--(BUSINESS WIRE)--Sep. 29, 2021-- ACI Worldwide (NASDAQ: ACIW), a leading global provider of <u>real-time electronic payment and banking solutions</u>, has been recognized by Juniper Research, winning three awards for innovation in payments and retail at its <u>Future Digital Awards 2021</u>. Fintech & Payments.

ACI Secure eCommerce received the highest accolade—a Platinum Award—in the category "Payments Innovation of the Year" for its merchant payments gateway and integrated multilayered fraud prevention. The most recent innovation within ACI's solution, incremental learning, represents a considerable advancement over the traditional approach to using machine learning for merchant fraud prevention, where models need to be "re-trained" as fraud patterns change. ACI's patented solution was also chosen for its feature-rich payments gateway, which provides access to hundreds of local and cross-border acquirers for international expansion, alternative payments methods and digital wallets.

ACI Omni-Commerce was honored with Gold Awards in two categories—"In-Vehicle Payment Innovation" for commercial fueling via mobile app and "Best Checkout Experience." ACI's commercial fueling solution offers an open API and Software Development Kit (SDK), which works with any fueling merchant's mobile application to offer payments and enable data sharing with point-of-sale and loyalty systems.

Payment analytics capabilities, now built into ACI Omni-Commerce, help merchants hone their payments strategy, providing full control, transparency and an analytical view that accelerates business decisions, leading to increased conversions and helping maximizing revenues. The solution, with its tokenization, validated P2PE and point-of-sale applications, helps merchants to provide a seamless checkout experience to end customers.

"With eCommerce continuing to evolve at pace around the world, the tools used by merchants to accept and protect payments need to be highly adaptable and responsive to emerging trends," said Debbie Guerra, head of merchant segment, ACI Worldwide. "The growth of omni-commerce is also blurring the traditional lines between payment channels, especially with innovations such as in pay-in-aisle and in-vehicle technology; we are particularly honored to receive this recognition from Juniper Research, which reflects the strength of our merchant payment solutions across verticals and geographies."

"ACI was recognized by the judges for being a standout vendor in the payments space, creating innovative payment solutions that significant advance the overall market. We anticipate that this innovation will stand them in good stead for the future," commented Nick Maynard, lead analyst, Juniper Research.

This latest recognition reinforces ACI's global leadership position in <u>eCommerce</u> and <u>omni-commerce</u>, as well as its ongoing commitment to product R&D and innovation.

About ACI Worldwide

ACI Worldwide is a global software company that provides mission-critical real-time payment solutions to corporations. Customers use our proven, scalable and secure solutions to process and manage digital payments, enable omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

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