ACI Worldwide®

ACI Connetic® expands with financial messaging

One cloud-native platform for payment messages across standards and rails

ACI Worldwide
September 2026

ACI Connetic®

Banks now run more rails and more message standards

Much of that pressure lands on financial messaging, the layer that lets these systems work together

Instant payments

Instant rails run 24/7, and many banks operate more than one.

ISO 20022

The standard comes in several versions: CBPR+ for Swift, others for SEPA, T2 and TIPS, plus domestic variants.

Scheme changes

Most instant payment schemes use ISO 20022, and each sets its own usage rules and release cycle.

In the U.S. alone

$4.6T moved over the Fedwire Funds Service on an average business day in 2025

$1.3T+ moved over The Clearing House RTP network in 2025

35.2B ACH Network payments in 2025, worth $93 trillion

Sources: Federal Reserve Financial Services (Fedwire Funds Service, 2025); The Clearing House (RTP network, 2025 through November); Nacha (ACH Network, 2025).

ACI Connetic

Financial messaging is now built into ACI Connetic

Messaging runs as its own layer, decoupled from core payment processing

Core banking and payment systems

Connected by REST APIs, message queues or file-based connections

ACI Connetic financial messaging

Translate	Native conversion between Swift MT and ISO 20022
Validate	Checks each message against the standard it must meet
Enrich	Standardizes and adds context to payment data in real time
Route	Sends each message on to the right scheme or network

Schemes and networks

- Swift
- SEPA and SEPA Instant
- T2 and TIPS
- Instant payment schemes
- Domestic variants

- Supports interoperability between legacy systems and modern infrastructure

One application for the standards banks already run

Swift MT, ISO 20022, SEPA and instant payment messages, managed in one place

Standard	Support
Swift MT	All message categories
ISO 20022 CBPR+	Native MT and MX translation, with coexistence management
SEPA and SEPA Instant	SCT, SDD and SCT Inst, with annual scheme updates
T2, TIPS and domestic variants	Eurosystem and national ISO 20022 versions

ACI handles the standards updates

Swift mandates, SEPA scheme releases and scheme rule changes arrive through ACI's standard release cycle.

Banks activate the schemes they need now and add others as requirements change.

Built for the teams who run payment operations

Operations teams see and govern messages across schemes from one interface

Visibility

- Search Swift, SEPA and instant payment messages in one place
- See originals, replies, returns and rejections side by side
- Trace each message from submission to resolution, with immutable audit trails
- Manage cut-off times and holiday calendars across schemes

Control

- Four-eyes authorization for critical payment actions
- Role-based access with full audit traceability
- Swift LAU and PGP security for message integrity
- AML integration with existing sanctions and screening platforms

ACI Connetic®

Richer payment data for analytics and AI

The data foundation

ISO 20022 brings richer, more structured payment data. Standardizing, enriching and adding context to the payment message in real time gives banks a stronger base for payments operations, analytics and emerging AI-powered use cases.

What banks gain from a centralized messaging layer

Operations

Less operational friction and stronger resiliency, with messaging run as one enterprise-wide capability

Payment flows

Real-time visibility across payment flows

New services

Richer data opens room for data-driven services and revenue growth

The payments track record behind it

ACI brings decades of high-value and cross-border messaging experience to the platform

2/3

ACI solutions regularly process more than two-thirds of Fedwire payments traffic

15%

ACI solutions regularly process approximately 15% of Swift payments traffic globally

Top 10

ACI serves nearly all of the world's top 10 banks, measured by asset size

65

banks and institutions across 25 countries trusted Payment Components before it joined ACI

Sources: ACI Worldwide Form 10-Q, first quarter 2026 (Fedwire and Swift traffic); ACI Worldwide Form 10-K, 2025 (top 10 banks); ACI Worldwide, November 3, 2025 (Payment Components).

A year of ACI Connetic momentum

Financial messaging is the latest addition to a platform banks are already selecting

Sep 2025	Nov 2025	Feb 2026	Mar 2026	Apr 2026	Aug 2026	Sep 2026
Solaris SE selects ACI Connetic	**ACI acquires Payment Components and its financial messaging technology**	A leading UK retail bank selects ACI Connetic	ACI Connetic for Cards adds issuing, acquiring and ATM processing	ACI Connetic support announced for eight major U.S. payment networks	Federal Home Loan Bank of Atlanta selects ACI Connetic	**ACI Connetic adds financial messaging across rails and formats**

Dates reflect ACI Worldwide announcements.

ACI Connetic®

From the announcement

"Financial messaging is the connective tissue of modern payments. Built into ACI Connetic, our advanced financial messaging capabilities provide banks with a single, intelligent foundation to manage messages across rails and formats.

Craig Ramsey
Global head of account-to-account payments, ACI Worldwide

"With ACI Connetic, we're helping financial institutions turn payment complexity into strategic advantage by combining cloud-native processing, intelligent messaging and rich data intelligence on a single platform.

Thomas Warsop
President and CEO, ACI Worldwide

ACI Worldwide®

ACI Connetic®

Media

Katrin Boettger, Communications & Corporate Affairs Director, ACI Worldwide, katrin.boettger@aciworldwide.com

Pierce Rohrmann, Global Head of Communications & Corporate Affairs, ACI Worldwide, pierce.rohrmann@aciworldwide.com