ACI Worldwide Extends ACI Connetic to Support Payments Orchestrated Through Swift's Ledger

September 22, 2026

ACI Connetic will support payments orchestrated through Swift's ledger alongside existing payment flows within a single operating model

OMAHA, Neb.--(BUSINESS WIRE)--Sep. 22, 2026-- ACI Worldwide (NASDAQ: ACIW), an original innovator in global payments technology, today announced it is bringing intelligent routing for Swift ledger transactions to ACI Connetic, its cloud-native payments hub. The capability will allow banks to process tokenized deposit payments alongside traditional payment types using the same operational controls, workflows and infrastructure, eliminating the need for separate digital-asset payment operations.

Swift announced its blockchain-based ledger last year and has since confirmed it is ready for initial use, with 17 banks across six continents piloting use cases. The ledger creates a way for banks to move tokenized deposits across borders, outside of a single institution and beyond traditional operating hours. The infrastructure is arriving quickly, but many institutions have yet to fit these payments into day-to-day operations. ACI Connetic will bring Swift ledger transactions into the same payments environment banks already use to route, monitor, control and reconcile payments at scale.

Getting a tokenized deposit payment through a bank today still means running it as a project, with a dedicated team, processes built outside normal payment operations, and manual steps wherever those processes meet the systems of record. That works at pilot volume and breaks at production volume. The harder question for most banks is how to run these payments every day without creating a parallel operation to support them.

"Digital assets should extend a bank's payment capabilities, not force it to build a second payment operation," said Craig Ramsey, SVP, Head of Account-to-Account Payments, ACI Worldwide. "Banks need a practical way to operationalize tokenized deposits at scale using the people, controls and processes they already trust. With ACI Connetic, payments orchestrated through Swift's ledger can be managed alongside other payment flows within a common operational framework."

ACI Connetic unifies payment types, payment rails and operational controls on a single cloud-native platform, so banks can originate, route and manage tokenized deposit payments alongside traditional payment flows through a single integration. Using bank- and customer-defined rules, the platform automatically selects the most appropriate clearing and settlement path, giving banks the flexibility to balance speed, cost, availability and customer expectations while maintaining consistent controls and visibility across the payment lifecycle.

Demand is growing for intelligent payments infrastructure that can take on new payment models without adding operational complexity. As tokenized deposits move from pilot programs into production, banks need the scale, resilience and intelligent orchestration to run traditional and digital-asset payments on one platform. ACI Connetic's cloud-native architecture lets institutions scale processing volumes without building a separate operation to carry them.

Ramsey will participate in Swift's Partner Connect Session at Sibos to discuss what it takes for banks to make the ledger part of their production payments environment. He and the ACI team will be at stand D027 throughout the week. Jeremy McDougall, Strategic Solution Consulting Director, ACI Worldwide, will lead live showcases at the stand on Wednesday, Sept. 30, at 9:30 a.m. and 4 p.m. Each session will walk through how ACI Connetic will use intelligent payment routing to handle cross-border payments orchestrated through Swift's ledger, with ACI experts on hand to answer questions.

For more information, visit **www.aciworldwide.com/connetic**.

About ACI Worldwide

ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers, and merchants can drive growth, while continuously modernizing their payment infrastructures, simply and securely. With more than 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

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Source: ACI Worldwide