ACI Worldwide and Circle Collaborate to Bring USDC Settlement to Existing Payments Infrastructure in Latin America

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Colombian pilot demonstrates how financial institutions can integrate USDC settlement into existing payment operations through ACI Connetic

OMAHA, Neb. & NEW YORK--(BUSINESS WIRE)--Oct. 27, 2026-- ACI Worldwide (NASDAQ: ACIW), an original innovator in global payments technology, and Circle Internet Group (NYSE: CRCL), one of the world's leading internet financial platform companies and the issuer of USDC[1] through its regulated entities, today announced a collaboration to show how stablecoin settlement can be integrated into existing banking and payment infrastructure.

The initiative leverages ACI Connetic, ACI's cloud-native intelligent payments orchestration platform, and Circle's USDC infrastructure to demonstrate how financial institutions can incorporate stablecoin settlement into existing payment operations, helping bridge traditional payment systems and emerging digital asset capabilities.

The implementation will initially focus on Colombia and explores how stablecoins such as USDC can further modernize Colombia's payments landscape by complementing existing infrastructure and enabling a more connected, multi-rail ecosystem.

As financial institutions increasingly evaluate stablecoins for payments and settlement use cases, the focus is shifting from the underlying technology toward practical implementation. Institutions need to understand how digital dollars can work alongside existing payment rails, treasury operations, governance frameworks, and settlement processes. The collaboration demonstrates how stablecoin settlement can be orchestrated alongside traditional payment rails through a single platform, enabling institutions to evaluate new settlement models within familiar operating environments.

ACI Connetic brings together traditional payment types, digital assets and card payments onto one unified cloud-native platform, simplifying the adoption of emerging payment capabilities.

"The conversation around stablecoins is moving from possibility to practicality," said Craig Ramsey, global head of account-to-account payments at ACI Worldwide. "Financial institutions want to understand how digital asset settlement can fit into the infrastructure and operating models they already trust. Through ACI Connetic, we're demonstrating a practical approach to integrating regulated stablecoins into existing payment workflows."

“Financial institutions across Latin America are increasingly looking at how stablecoins can support the evolution of payments and settlement within the infrastructure they already use,” said Kash Razzaghi, chief commercial officer at Circle. “By working with ACI Worldwide, we’re creating a practical path for institutions to explore how USDC can fit into established payment environments, helping bridge traditional financial infrastructure with the growing digital economy.”

The initiative is designed to help financial institutions evaluate how stablecoin settlement can operate alongside existing payment infrastructure. Whilst it leverages USDC and Circle's infrastructure, ACI Connetic supports an evolving ecosystem of payment networks, digital asset providers and future settlement models through a single orchestration platform.

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 deliver enhanced payment experiences and help customers stay ahead of constantly changing payment challenges and opportunities.

About Circle Internet Group

Circle (NYSE: CRCL) is one of the world's leading internet financial platform companies, building the foundation of a more open, global economy through programmable blockchain infrastructure, digital assets and payment applications. Circle's platform includes the world's largest stablecoin network anchored by USDC, Circle Payments Network for global money movement, and Arc, an enterprise-grade blockchain designed to become the Economic OS for the internet. Enterprises, financial institutions and developers use Circle to power trusted, internet-scale financial innovation.

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[1] USDC is issued by regulated affiliates of Circle. See Circle’s list of regulatory authorizations here.

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Media
Pierce Rohrmann

Head of Communications & Corporate Affairs
ACI Worldwide
pierce.rohrmann@aciworldwide.com

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

Circle
press@circle.com

Source: ACI Worldwide