

ACI Worldwide Payments Unleashed 2025: Advancing Orchestration, Cross-Border Intelligence, and Scalable Trust in Global Payments

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IDC'S QUICK TAKE

ACI Worldwide's Payments Unleashed conference underscored that reducing payment costs and expanding cross-border reach now depend on intelligent orchestration across compliance, risk, and fraud functions. Institutions are consolidating fragmented systems and controls and monitoring into unified payment hubs that streamline operations and eliminate duplication. The introduction of *ACI Connetic*, ACI's next-generation payments hub, reflects this convergence by bringing payments, orchestration, and intelligence together within a single architecture designed for scale, interoperability, and resilience.

By embedding fraud detection, AML, sanctions screening, and compliance logic directly into orchestration workflows, institutions can lower operating costs while ensuring consistency across payment types and jurisdictions. Cloud-native design and shared data frameworks enable the reuse of compliance and risk models across multiple payment rails, reducing adaptation costs and enhancing audit readiness. AI-driven analytics strengthen early anomaly detection, improve explainability, and reduce false positives, directly lowering fraud losses and manual review time. Expansion into new corridors and use cases increasingly depends on demonstrating regulatory maturity, operational transparency, and cross-border fraud resilience. Compliance and payments intelligence are now viewed not only as safeguards but as enablers of scalable, cost-efficient growth.

EVENT HIGHLIGHTS

[ACI Worldwide's Payments Unleashed conference](#) provided a detailed view of how payments modernization is progressing toward intelligence, interoperability, and trust. The event marked a clear shift from innovation for growth to innovation for governance, where orchestration and observability define performance as much as transaction speed or cost efficiency.

ACI's launch of *ACI Connetic* was a focal point. Positioned as a unified payments hub, *Connetic* integrates acquiring, issuing, real-time payments, and digital value movement into one orchestrated environment. It supports multirail and multi-currency transactions, combining fraud analytics, compliance oversight, and operational monitoring into a single

framework. The platform is also scalable, handling both retail and corporate banking workloads. This architecture aligns with ACI's view of the market's need to handle an expanding variety of payment types, including cross-border transactions, open banking flows, and tokenized instruments such as stablecoins, within a unified environment, with consistent data, under consistent governance, and risk standards. ACI is currently targeting Connetic at tier 1 and 2 banks, but will be adding a SaaS option to address the needs of tier 3 and 4 institutions.

As has been a theme for ACI over the past few years, instant or real-time payments were discussed across sessions. Notably, ACI is participating in enabling real-time payments in multiple countries and at multiple levels, from central bank infrastructure to independent schemes, enabling banks and their customers to leverage the systems.

The event reinforced that payment modernization now depends on orchestration platforms that can manage liquidity, settlement, fraud, and compliance across connected ecosystems. Institutions are embedding intelligence into orchestration layers to interpret contextual and behavioral signals across transaction life cycles. AI is being applied to balance speed with assurance, ensuring every payment — whether domestic, cross border, or digital asset based — is observable, traceable, and compliant.

Cloud-native and API-driven design emerged as the operating baseline. Institutions are leveraging modular, interoperable systems to reduce redundancy, enhance transparency, and scale globally without rebuilding controls for each market. Standardized APIs enable the reuse of fraud models, risk logic, and compliance routines across regions, improving efficiency and shortening time to market.

The event also reflected a maturing understanding of frictionless commerce. Rather than removing friction entirely, institutions are managing it intelligently by embedding risk scoring, sanctions checks, and customer authentication within orchestration workflows. This approach delivers seamless customer experiences while retaining full compliance visibility.

Fraud management is now defined by orchestration and intelligence. Adaptive models are correlating signals across identity, device, and transaction data to detect synthetic and coordinated attacks earlier. This convergence of fraud prevention and payments intelligence enables continuous monitoring while containing operational cost.

Finally, cross-border payments emerged as a major growth frontier. Institutions are aligning with ISO 20022 messaging and adopting real-time data frameworks that support interoperability between domestic and international systems. The result is a global payment fabric capable of moving both fiat and digital assets with regulatory and operational consistency.

IDC'S POINT OF VIEW

IDC believes that Payments Unleashed demonstrated how the global payments industry is converging around orchestration, intelligence, and compliance as the foundation for modernization. ACI Connetic represents a meaningful advancement in this direction by integrating payments, fraud management, and compliance oversight into a unified operational layer capable of supporting real-time, cross-border, and digital asset transactions. The platform reflects ACI's commitment to helping the industry move toward intelligent orchestration, where data, trust, and governance operate within a single ecosystem.

Lowering payment costs now requires embedding compliance, fraud detection, and analytics directly within transaction processing. Institutions are designing systems where monitoring occurs continuously, reducing manual reviews while maintaining confidence from both customers and regulators. As cross-border and tokenized payments scale, standardized APIs and shared data models will become essential for consistent governance, risk management, and fraud resilience. ACI Connetic's architecture positions it to deliver this integration at scale.

ACI's focus on a unified payment environment solves many challenges banks face due to their fragmented payment environments. Bringing together multiple payment methods, rails, and schemes, and their associated messaging formats, offers the potential to streamline operations and improve data-driven optimization.

There are, however, challenges to making this a reality. Many banks maintain highly fragmented across payment domains, and uprooting proven systems in the name of modernization is a difficult task. Further, managing transactions that span systems and, more challenging still, borders, requires a level of coordination that has proven challenging. These inconsistencies can affect performance metrics such as transaction speed, straight-through processing rates, and fraud detection precision.

ACI will need to continue bringing awareness to these transitional challenges and communicate clearly how Connetic manages interoperability between environments. IDC believes that once these challenges are met, the enhanced data structure and consistency will yield measurable benefits in analytics, fraud intelligence, and real-time compliance validation. Institutions that adopt early and build orchestration layers to leverage enriched data will ultimately gain a strategic advantage in transparency, efficiency, and operational assurance.

The industry's evolution continues to center on achieving scalable trust. Payment orchestration, compliance assurance, and fraud intelligence have become structural components of modernization. The institutions that lead will be those capable of

operating seamlessly across currencies, networks, and asset types while maintaining transparency, efficiency, and control throughout the payment life cycle.

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