

ACI Worldwide and Cognizant Demonstrate Strong Card Processing Performance on Amazon Web Services, Inc. (AWS)

Cognizant deployed BASE24-eps on AWS and sustained more than double its target transaction load with no failed transactions

TEANECK, N.J., Sept. 28, 2026 -- Cognizant (NASDAQ: CTSH), a leading AI builder and technology services provider, and [ACI Worldwide](#) (NASDAQ: ACIW), an original innovator in global payments technology, today announced the results of joint performance testing of BASE24-eps, a foundational component of ACI's card acquiring and issuing solutions, on AWS. Under simulated point-of-sale load, BASE24-eps sustained more than double its target transaction load for 30 minutes with no failed transactions. Across the full test, it processed more than 4.6 million transactions without a single failure.

For banks, the case for the cloud comes down to scaling with growth, absorbing volume spikes without buying hardware for the peak, managing cost and keeping tight security and control over systems their customers rely on every second. This testing adds to the evidence that BASE24-eps, which already processes card payments for institutions worldwide, delivers the performance banks count on, now on AWS.

The common assumption is that moving card processing to the cloud means adopting a newly built platform, a multi-year program that brings its own cost and risk. This testing put BASE24-eps, software banks already rely on, onto managed AWS services.

Card processing runs on peaks, from holiday shopping to payday. Running at more than double its target leaves room to spare when volume surges. The environment ran on Amazon EC2 with Amazon RDS for PostgreSQL, a managed database service, and observability was instrumented to the OpenTelemetry standard and monitored through Amazon CloudWatch. Operations teams could watch transaction flow, system health and throughput in real time.

Cognizant, a long-time trusted partner for ACI, ran the program end-to-end in a non-production environment, designing the target architecture, provisioning the environment and deploying BASE24-eps using an AWS account operated by ACI. Installation and deployment were automated, which cut the manual work of standing up the software in a new environment.

"Agility and cost are why banks look at the cloud, but they can't give up the performance their card business depends on to get there," said Ajmal Syed, Chief Architect and Technical Fellow, ACI Worldwide. "This testing put BASE24-eps under sustained load on AWS, and it ran well past target without a failed transaction. A bank planning a cloud move can start with a card platform that has already been through that test."

"Banks do not move payment systems on optimism. They move on evidence," said Nitin Bahl, Strategic Business Unit Head, Fintech and Payments, Cognizant. "Our engineers built a working environment on AWS and ran sustained load through it."

Production deployment is a further step, requiring resilience across availability zones, failover and disaster recovery testing, security hardening, additional nonfunctional testing and payment network certification. This test answered a narrower question: whether an experienced partner could deploy the tested release on AWS using managed services and sustain the target load.

For institutions seeking a cloud-native option, [ACI Connetic](#) brings together account-to-account and card payments with AI-driven fraud prevention on one platform.

About Cognizant

Cognizant (NASDAQ: CTSH) is an AI builder and technology services provider, building the bridge between AI investment and enterprise value by building full-stack AI solutions for our clients. Our deep industry, process and engineering expertise enables us to build an organization's unique context into technology systems that amplify human potential, realize tangible returns and keep global enterprises ahead in a fast-changing world. See how at www.cognizant.ai or @cognizant.

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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