

FEATURES AT A GLANCE

- Enable full gpi functionality with enriched payments
- Connect your existing payments engine and back office to SWIFT gpi
- Leverage the full benefits of SWIFT gpi without re-engineering your legacy payments engine
- Minimize integration impact on your current payments engine
- Create direct access to the SWIFT gpi tracker database
- Connect via APIs for ease of integration and exposure of data
- Proactively push data to online banking and customer-facing applications
- Gain real-time, comprehensive data access for end-to-end transaction view
- Reduce customer investigations and improve CX

FULL gpi MEMBERSHIP WITH MINIMAL INTEGRATION EFFORT

ACI SWIFT gpi CONNECT

ACI's SWIFT gpi Connect solution provides effective connectivity to the SWIFT Global Payment Innovation (GPI) initiative and the benefits of full gpi membership, regardless of your current payments engine.

- **Flexible:** Full gpi participation and benefits, beyond minimal compliance, without overhauling your payments engine
- **Proactive:** All gpi transaction fees, deadlines, participant information, and remittance and confirmation data is fully available to customer channels via APIs for mobile and online banking for proactive updates
- **Transparent:** End-to-end tracking and transaction data stored in accessible databases to reduce investigative efforts by as much as 50%
- **Comprehensive:** Direct connection into the SWIFT central database to monitor inbound and outbound gpi transactions
- **Efficient:** Full participant view to monitor downstream and correspondent banks' performance and costs, improve channel efficiency and customer satisfaction, as well as optimize service against competitor benchmarks
- **Accessible:** Immediate data access via APIs to pull data relating to all your transactions simultaneously, for delivery to your applications to avoid individual queries per transaction

PROVIDE CUSTOMERS WITH THE FAST CROSS-BORDER SERVICES THEY DEMAND, WITHOUT OVERHAULING YOUR EXISTING PAYMENTS ENGINE.



CROSS-BORDER PAYMENTS FOR THE DIGITAL WORLD

Enabling your bank for the full benefits of SWIFT gpi allows you to transform your customers' cross-border payments experience with rapid remittance and real-time tracking from end to end, but it must not derail your existing payments engine or strategic technology plans. You need an out-of-the-box solution that can be implemented with minimal integration effort and expense, that protects your core business from the increased processing as much as possible. And it's critical to be quick to market; more than 295 financial institutions around the world have already signed up to SWIFT gpi. The race is to become a full member that delivers additional value beyond speed of remittance by leveraging the power of data.

DRIVE FULL VALUE FROM SWIFT gpi

Enabling the flow of transaction data from and to the SWIFT data tracker and enterprise systems via APIs can reduce investigative efforts associated with payments by as much as 50%¹ through customer self-service; proactively providing payment statuses with the Unique End-to-End Transaction Reference (UETR), and details of lifting charges and FX rates to customers through online banking and mobile channels, enables an end-to-end transaction data view.

The full value of SWIFT gpi lies in the capabilities to both initiate and receive gpi transactions, as well as provide and utilize the rich data across your enterprise banking systems. ACI SWIFT gpi Connect helps banks move beyond minimal compliance into full value mode.

GAIN CROSS-BORDER SPEED, TRANSPARENCY

ACI's SWIFT gpi Connect solution sits in front of any payments engine to fully support all SWIFT gpi requirements:

- **Legacy uplift:** ACI SWIFT gpi Connect works with any payments engine, even those that are not gpi-enabled, and requires minimal integration. It processes gpi transactions outside your payments engine to reduce the workload on your legacy systems, and enables you to become a full gpi member, regardless of your stage of digital transformation.
- **Core protection:** It lifts available transaction information on bookings and fees from outside the engine to reduce overhead, rationalize the data pushed to customers and protect your core business.
- **Enterprise view:** ACI's SWIFT gpi Connect creates direct access to the SWIFT gpi data tracker central database to pull and push all data related

CORRESPONDENT
BANKING
TRANSACTIONS
REPRESENT
20% OF TOTAL
TRANSACTIONS,
BUT 50% OF
RELATED
REVENUES².

to inbound and outbound gpi transactions, and links all charges and statuses of every message, including confirmation data, payments status, and FX and fee information for an end-to-end view.

- **Streamlined operations:** Push transaction data from SWIFT data tracker to your own systems to make transaction information automatically available in your customer service portals via APIs to eliminate manual interventions and reduce customer investigations by up to 50%¹. Extract information from your own payment systems to rationalize the data you push and pull from the SWIFT data tracker.
- **Time to market:** ACI SWIFT gpi Connect is a complete, highly configurable gpi solution to support the need of the bank to capitalize on the full benefits of gpi with minimal integration effort. Gain returns beyond compliance and be quick to market with differentiating services.
- **SWIFT Certified:** ACI is the first certified vendor of SWIFT gpi solutions. Be secure in the knowledge that you have an established and trusted SWIFT partner for your gpi needs.

DRIVE REVENUE WITHOUT DISRUPTION

ACI's SWIFT gpi Connect solution simply enables SWIFT's new gpi in your existing payments environment to meet customer demands and competitive pressures. It is designed to minimize integration efforts and maximize your speed to market.

The simplicity of integrating ACI SWIFT gpi Connect into your current systems and business models ensures that you can achieve the switch to SWIFT gpi and grow market share without disrupting your existing business or strategic technology plans.

¹ "SWIFT Global Payments Innovation," SWIFT, August 2018

² "Rethinking Correspondent Banking," McKinsey&Company, June 2016

ACI Worldwide®, the Universal Payments® (UP®) company, powers electronic payments for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI® to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our electronic bill presentment and payment services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's private cloud, we provide real-time, immediate payments capabilities and enable the industry's most complete omni-channel payments experience.

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