

ACI Money Transfer System™ for Messaging

Financial institutions are under ever-increasing pressure to reduce operational and infrastructure costs while improving service levels. The introduction of SWIFTNet was a key global event in the technological evolution to leverage new technologies and increase cost efficiencies. By coupling SWIFTNet with a streamlined internal operation, financial institutions can improve efficiency and focus on new business initiatives to increase revenues.

The ACI Money Transfer System™ Solution

The ACI Money Transfer System for Messaging provides financial institutions around the world with a consolidated solution for internal and external message switching. The Money Transfer System allows financial institutions to route messages — such as letters of credit (LC), foreign exchange and securities — to and from internal systems and to external financial and messaging networks around the world. The solution is a portal to financial communications networks such as SWIFT, messaging networks such as telex, and real time gross settlement (RTGS) systems and file-based automated clearing houses (ACHs) around the world.

Use a Feature-Rich Solution to Support Unique Requirements

The Money Transfer System offers customer-defined routing rules, text-based message routing, inter-network mapping logic and user-friendly administrative functions. At its core, the system provides functionality to accommodate the workflow needs of back-office messaging operations, including message template maintenance, manual entry, verification, repair and exception handling. All administrative functions are privileged and can be maintained within profiles, which allows for ease of operator security, distribution and upkeep.

The Money Transfer System uses powerful translation and mapping logic to format network, proprietary and internal messages into standard formats. Its extensive mapping logic functionality supports SWIFT FIN, ISO 20022, telex, and multiple ACH, RTGS and netting systems from around the world. The product facilitates inter-network mapping for end-to-end or straight-through processing (STP).

Automate Global Message Switching

The Money Transfer System can automatically reroute messages that cannot be sent over a primary delivery channel. For example, messages can be rerouted from SWIFT to telex or from telex to SWIFT automatically when there is a message delivery failure or a network failure. The Money Transfer System's online functionality is provided to support, monitor and maintain all communication lines to and from the application. This privileged functionality enables institutions to control message flows from the multitude of sources communicating into and out of the application.

The Money Transfer System provides integrated message filtering capabilities to monitor for regulatory compliance with governmental requirements, such as the Office of Foreign Assets Control (OFAC). Multiple lists are supported for OFAC filtering. The Money



Transfer System integrates with ACI Proactive Risk Manager for fraud and anti-money laundering prevention.

Employ a Multibank, Multilocation Solution

The Money Transfer System is a global solution that can support a multi-entity, multibank operating environment. System definitions allow each entity to have its own set of routing and processing requirements, so institutions avoid the additional costs of implementing duplicate applications in multiple geographic regions. The system automatically routes messages to a desired location based on criteria such as receiving BIC or text within a structured or free-formatted message to determine routing.

Each entity has the option of processing and managing its own set of workflows as business needs dictate. This capability has helped to further reduce processing costs because financial institutions can automatically send and route messages internally, without the need to use an external communications network.

The ACI Advantage

The ACI Money Transfer System supports a wide range of throughput requirements — from a few thousand to millions of transactions per day. The solution is designed for financial institutions with branches and traffic spanning the globe, regardless of physical operation and processing centers.

The flexible architecture of the Money Transfer System enables ACI to support its customer base through a product solution with a core that is the same across the entire customer base, so all customers benefit from available product functionality. This eliminates heavily customized implementations that often result in complex bespoke systems, which are time-consuming to put into production, expensive to support, and require further source code development to enhance and adapt.

Security and Authentication

At its core, the Money Transfer System allows financial institutions to maintain the authentication of telex and SWIFT correspondents, ensuring that all communications are secure and authenticated. This includes support of the relationship management application (RMA) that is part of SWIFTNet Phase 2.

Dual custody of messages combined with a wide array of security options offer a safe, protected environment. Database encryption, secure tokens, message authentication, password control, multifactor authentication, test-key protection, complete audit trail and controlled system access are just some of the options with the system.

Disaster Recovery

The Money Transfer System's unique Remote Hot Standby™ (RHS®) capability addresses disaster recovery and business continuity requirements at the application level and is unparalleled within the messaging industry in its recovery abilities. RHS continuously records transactions to both the primary and remote systems in real time. Transactions do not complete on the primary system until they have been safe-stored on the primary and all the standby systems. This ensures that data on all systems is identical at all times and enables the remote system to start processing at any point in a moment's notice.

ACI Worldwide and SWIFT

To complement SWIFT's messaging platform, SWIFT works with partners like ACI to develop a series of SWIFT Solutions covering all aspects of financial services processing. These solutions include payments and cash management, treasury and derivatives, funds, trade services, and custody services. SWIFT Solutions combine one or more of the SWIFTNet messaging services, a set of FIN (MT message types) and XML-based

(MX message types) standards, and a rule book covering market practice and service levels.

ACI has been a SWIFTReady Gold payments provider since inception of the labeling program by SWIFT in 1998. As a strategic solution provider of SWIFT, ACI cooperates with SWIFT to bring various initiatives to the market. ACI offers core processing or ancillary messaging services for the various SWIFT Solutions, dependent on the specific initiative.

The ACI Money Transfer System supports a direct connection to the SWIFT network using SWIFTNet link or a SWIFTAlliance Gateway (SAG). FileAct and InterAct protocol support offer the ability to leverage various SWIFT Solutions, such as Exceptions and Investigations, FpML, etc.

ACI considers support of new SWIFT initiatives an integral part of product planning and works closely with its customers to identify the specific requirements for deploying these new offerings. Through its close association with SWIFT, ACI is ideally placed to maximize the benefits that financial institutions will gain from the introduction of SWIFTNet services.

Experience, Expertise

Every second of every day, nearly 800 customers around the world rely on ACI solutions to process payments, manage risk, automate back-office systems and provide application infrastructure services. More customers use ACI software to manage higher payment volumes, of greater diversity, across more platforms and geographies than any other provider in our field. Since 1975, ACI has provided software solutions to the world's innovators. We welcome the opportunity to do the same for you.

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- ▶ Offers rules-based processing for system, financial institution and customer
- ▶ Integrates SWIFT and telex processing, including the ability to reroute messages between SWIFT and telex and the use of comprehensive least-cost routing tables
- ▶ Provides real time monitoring
- ▶ Supports centralized or decentralized operations and the ability to configure branches to offer either a centralized view or a completely segregated operation
- ▶ Provides a fully integrated SWIFT interface
- ▶ Features SWIFTReady Gold accreditation
- ▶ Provides support for SWIFT MT and MX standards
- ▶ Supports built-in format validation for all SWIFT message types initiated within the ACI Money Transfer System messaging module
- ▶ Uses fully integrated telex ISO standard mapping rules
- ▶ Provides text-based routing
- ▶ Supports OFAC/STOP processing and watch list filtering
- ▶ Reduces external costs with internal message rerouting
- ▶ Scales to meet volume requirements
- ▶ Enhances customer service
- ▶ Maximizes straight-through processing (STP)
- ▶ Reduces risk
- ▶ Facilitates easier consolidations
- ▶ Provides management information system (MIS) reporting
- ▶ Provides unparalleled disaster recovery

features
at a glance

