

ACI Money Transfer System™

Few back-office operations are more critical to the viability of a financial institution than moving, clearing and settling payments. In today's global market, customers expect fast, accurate and continuous movement of funds — between accounts and across the world. Not only do they expect settlement in multiple currencies within seconds of execution, but they also demand simultaneous information reporting on these transactions.

Whether a financial institution's business is domestic or international, in one location or many, in euros, dollars or yen, it must offer innovative products and services to attract and retain customers while satisfying market and regulatory requirements.

Financial institutions must ensure that their payment systems comply with national clearing house and real time gross settlement (RTGS) regulations, and that they are protected from undue credit exposure. Systemic risk, liquidity management, position monitoring and credit risk are pivotal concerns. The possibilities of fraudulent activities, operational problems and natural disasters create even more uncertainty.

Few other priorities are as paramount as operational cost reductions; financial institutions must rationalize their back-office operations to gain peak efficiency.

The ACI Money Transfer System™ Solution

The ACI Money Transfer System is a global payment processing and risk management system that streamlines payment processing operations. It is a multibank, multicurrency product that provides continuous payments processing capabilities.

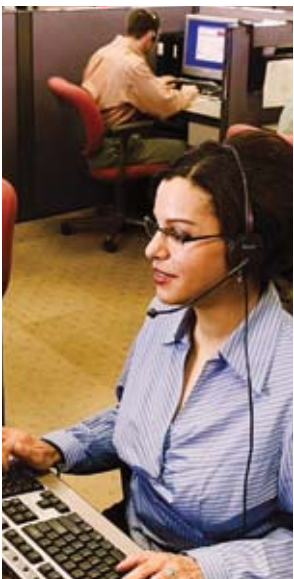
The Money Transfer System provides interfaces to RTGS central banking systems, messaging systems, net settlement systems and clearing houses, internal systems, and numerous third-party banking applications. It provides a single-source solution for domestic and international payments processing, as well as for message switching for SWIFTNet and other networks.

The Money Transfer System supports traditional treasury functions and easily integrates with all other bank systems

and departments to provide comprehensive, reliable and secure payment transfer.

The Money Transfer System supports high-volume, mission-critical payments handling and message switching. It combines traditional external gateway functionality — such as queue management, message routing, message translation and formatting — with sophisticated payment processing, risk control and liquidity management software.

Most importantly, the Money Transfer System offers peace of mind. No matter where the financial institution is located, the Money Transfer System offers continuous, straight-through processing (STP) combined with state-of-the-art error elimination and recovery capabilities.



Increase Productivity and Customer Service

Customers require safe, accurate, reliable payment execution and instant access to information. The Money Transfer System helps financial institutions offer all this and more, creating added value for customers and promoting long-term relationships.

The Money Transfer System offers a host of adaptive processing options, allowing financial institutions to tailor the system precisely to satisfy current and future workflow requirements. Advanced technology ensures that most decisions are made and managed by the system, not by operators, so financial institutions can increase volume without increasing staff.

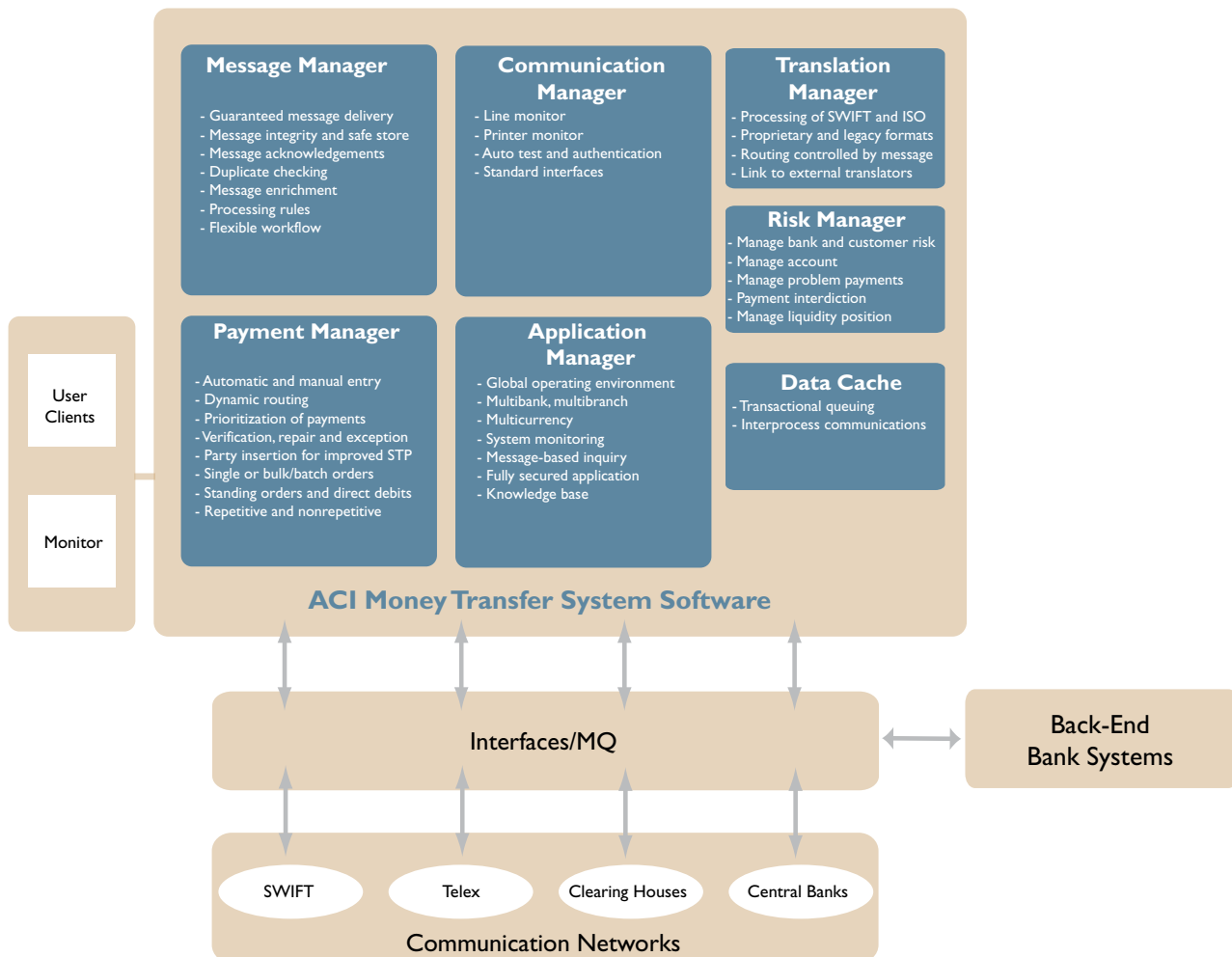
The Money Transfer System is a multibank, multicurrency product that provides processing capabilities 24 hours

a day. The solution offers built-in tools to maximize STP rates. Facilities such as fee and charge control, automatic date processing, automatic account identification, and payment routing based on received message text provide a toolkit for high-rate STP.

Powerful inter-network mapping rules eliminate errors, save time and provide fast delivery of information to customers. Pattern recognition, mapping and automatic correction of errors in instructions combine to produce industry-leading straight-through rates.

Implement a Single-Source Solution for Global Payments Processing and Messaging

The Money Transfer System's standard function keys, menu-driven selection, and single-screen payment entry, repair and verification capabilities increase operator speed and accuracy. In



addition, its unique queue structure allows prioritization, high/low value segregation and value dating. The Money Transfer System uses system-initiated and interactive payment party lookup capabilities that retrieve data from host systems to integrate seamlessly with existing back-office operations.

Facilitate Superior Information Flow

The Money Transfer System features an innovative application of communications technology to facilitate a wide range of intra-day information flows — no matter what the need.

The system automates account number lookups and retrieves name and address data from disparate customer information files, so incoming messages can be qualified and processed straight through. Moreover, the Money Transfer System's interactive links to cash management and other systems provide real time confirmations and advising to customers.

The Money Transfer System interfaces link interactive voice response (IVR) and other systems to the payments processing function, increasing intra-bank connectivity options. Its dynamic polling of banking systems for balances and authorizations minimizes risk and automates releases of funds upon sufficient cover.

Intra-day and end-of-day payment information is easily exchanged with other systems, including accounting, general ledger, letter of credit, foreign exchange, investigations and cash management systems.

The ACI Advantage

The ACI Money Transfer System has been developed as a set of components that are configured to support a bank's chosen payments operations, and an appropriate combination of these components can be used to match any bank's desired processing and workflow. Important characteristics of the Money Transfer

- ▶ Provides a single-source solution for domestic and international processing
- ▶ Supports high-volume, mission-critical payments handling and message switching
- ▶ Provides RTGS connections, low-value clearing, bulk and automated SWIFT/telex message processing on a single platform
- ▶ Enables efficient processing within a highly configurable workflow
- ▶ Offers multibank and multibranch capabilities
- ▶ Offers proven performance and demonstrated cost savings
- ▶ Provides configurable workflow routing
- ▶ Supports prieuro, credeuro and Pan-European direct debits and STEP2 connectivity for SEPA
- ▶ Provides real time position monitoring
- ▶ Offers built-in tools to maximize straight-through processing (STP) rates
- ▶ Leverages industry standards, such as IBM[®] MQSeries[®], Oracle[®], Microsoft[®] Excel[™], Java[™], WebSphere[®] and XML
- ▶ Features SWIFTRReady Gold accreditation
- ▶ Provides unparalleled disaster recovery

features
at a glance

System include the following:

- ▶ A powerful rules-driven design that puts flexibility and control in the hands of operations and IT staff.
- ▶ A rich set of documented integration points.
- ▶ Extensive modern system integration with and connections to other back-office systems, both for payment instruction delivery and for real time interaction to enrich, process and post payments.

The Money Transfer System — using components and Web services and leveraging industry standards such as IBM[®] MQSeries[®], Oracle, DB2[®], Microsoft[®] Excel, Java, WebSphere[®] and XML — provides financial institutions with an interoperable, open and efficient Service-Oriented Architecture (SOA).

Funds Control and Basel II

The proven funds management capabilities of the Money Transfer System help financial institutions manage bank and customer risk across multiple financial institutions, systems and time zones. At every point, financial institutions can monitor and control projected financial exposures and make informed decisions about granting credit to customers anywhere within their franchises.

The Money Transfer System updates liquidity positions with clearing houses and central banks continuously, providing a comprehensive cash position of completed and in-process work, and internal limits ensure that clearing house caps — bilateral or systemic — are never exceeded.

Operations Management

The Money Transfer System provides a secure and reliable environment for payments processing. The Remote Hot Standby™ (RHS®) disaster recovery module provides immediate and total data recovery at a remote location in the event of an outage at the primary site.

The Money Transfer System can be configured to support centralized, decentralized, or regionalized operations and can configure a financial institution's own branches to offer either a centralized view or a completely segregated operation.

Industry-leading security measures — including auto-testing, encryption and authentication, challenge/response technology, and dual custody

of database updates — restrict improper access and prevent fraud. Complete data integrity and detailed audit trails are maintained for each transfer accepted by the system.

The Money Transfer System also provides multiple levels of recovery, including journaling and mirroring, to protect the operation.

Significant Savings

With the innovative implementation of online transaction processing, the Money Transfer System delivers significant savings to financial institutions. It allows them to expand their payments franchises without increasing costs. The system's automation and integration enable financial institutions to run complex global payments operations on a single system, with the capacity to process hundreds of thousands of payments each day.

Experience, Expertise

Every second of every day, more than 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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