

STP Toolkit™

The financial services industry is experiencing an evolution involving a multitude of factors, such as seamless mergers, increasingly demanding and sophisticated customer bases, and continued pressure to improve efficiency and reduce costs. To meet the demands within the messaging and payments industry, financial institutions must find ways to manage and mitigate these pressures. They need to anticipate future requirements, introduce systems that can incorporate change easily, and maintain operational and technological advantage over their competition. Automating payment processing environments is a proven way to address some of these challenges.

The STP Toolkit™ Solution

In the context of payments, straight-through processing (STP) is the process of transmitting payments from a variety of back-end systems to the primary payment system and finally to an external network without manual intervention or redundant processing.

STP Toolkit™ from ACE Software Solutions allows ACI Money Transfer System™ users to push STP rates to record levels. The STP Toolkit is designed to supplement, enhance and increase STP rates within the financial services industry.

Increase STP

The STP Toolkit aims to take STP rates to new levels within the Money Transfer System. The Money Transfer System already provides some of the highest STP rates in the industry today by using a series of tools that includes automated account information retrieval, real time funds availability checking and processing rules. Each of these tools has made incremental improvements in overall STP rates. The integration of the Money Transfer System with the STP Toolkit allows institutions to take the next step in STP.

The STP Toolkit offers a complementary, best-of breed mechanism for further automating payments and message processing workflow. It enables institutions to cut costs and identify new revenue streams. Used in combination with the Money Transfer System, the STP Toolkit performs the following functions:

- ▶ Automates repair of transactions prepared by other systems, which eliminates the need for manual repair
- ▶ Automates repair of incoming messages (e.g., SWIFT D types can be converted to A type)
- ▶ Provides statistical reporting about the types of errors discovered during the repair, enabling adjustments to be made
- ▶ Identifies customers who provide poorly formatted transactions so financial institutions can assess fees accordingly
- ▶ Centralizes audit tracking of changes made to a transaction

Improved STP increases service levels while reducing errors and operating costs. The integration of the STP Toolkit with the Money Transfer System offers institutions the opportunity to realize these benefits immediately.



Improve Customer Service

Customer satisfaction is critical to maintaining good relationships. STP processing of payments directly increases customer satisfaction with the services provided by the financial institution by executing transactions more efficiently, resulting in faster execution time.

Moreover, customers expect certain levels of service and as a result maintain agreed guarantees with institutions relating to the timeliness with which transactions will be processed. The STP Toolkit can assist institutions in meeting these service levels.

The ACI Advantage

ACI Worldwide is committed to providing quality products and services to its customers. As a leading international provider infrastructure and electronic payments solutions, ACI continually searches the marketplace for best-of-breed solutions to enhance the efficiency and cost effectiveness of its customers' systems. By partnering with these solution providers, ACI is able to supply its customers with innovative solutions to address their business needs.

A Complete STP Solution for Payment Processing

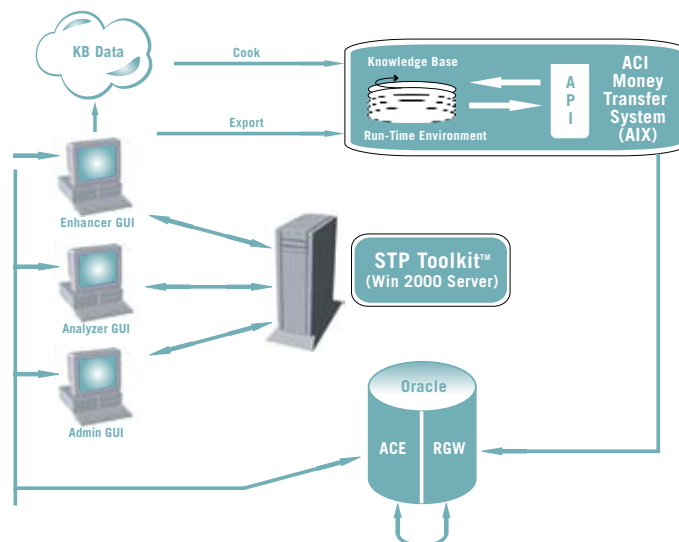
The STP Toolkit is a proven solution that enables institutions to protect investments made

within their messaging and payment processing environments by reducing costs and increasing revenue opportunities.

The STP Toolkit offers the flexibility to build user-defined mapping and rules that can be applied to meet a financial institution's specific needs. The STP Enhancer™ module automatically corrects errors within payments instructions, reducing human intervention and delayed processing times.

The STP Analyzer™ module conducts analysis of traffic processed by the STP Toolkit. The STP Analyzer provides insight into existing traffic patterns and identifies where STP levels can be further increased. The STP Analyzer produces STP rate statistical tables and graphical reports of the payments and message traffic. These reports are easily generated using a variety of criteria, including STP by message sample, by message type, by field, by customer, by country and by currency.

With this information, financial institutions can focus on those data elements that need correction. This information also contributes to higher STP rates by enabling customer education and providing insight on how to improve overall traffic quality.



Natural Language Processing

The STP Toolkit relies on Natural Language Processing (NLP) technology, with a unique approach that provides a practical and powerful value-added solution.

The NLP approach used in the STP Toolkit is based on liberalized conceptual analysis, which emulates human conceptual mechanisms that deal with language. Humans understand natural language based on concepts conveyed in phrases and sentences without analyzing the grammatical constituents. The STP Toolkit recognizes these concepts and transforms them into standard instructions.

The NLP approach works extremely well in closed domains like financial messaging. Its advantages include the ability to manage erroneous and missing information; flexible, easily expandable understanding of the content of these messages; and management and enhancement gained by applying intelligence and language independence to work in different environments.

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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- ▶ Reduces processing costs
- ▶ Identifies new revenue streams
- ▶ Manages increased volumes
- ▶ Meets demanding SLA requirements
- ▶ Compresses transaction processing time
- ▶ Increases overall payment efficiency
- ▶ Reduces manual error handling
- ▶ Increases employee productivity
- ▶ Provides analysis reports to improve payment traffic quality
- ▶ Improves operational efficiency
- ▶ Reduces associated manual costs and helps decrease operational costs while increasing volumes
- ▶ Accommodates new volumes and sources while maintaining or reducing related processing costs
- ▶ Supports both new formats and legacy systems without disrupting users or incurring high costs for integration is paramount

features
at a glance



