ACI UNIVERSAL PAYMENTS

UP DELIVERS PEACE OF MIND

ACI ACQUIRER™ FOR TECHNICAL OWNERS

- **EXCEED BUSINESS DEMANDS WITH AN EASY TO MODIFY SYSTEM**
- **TAKE CONTROL OF SPIRALING IT COSTS WITH A SOA-BASED ARCHITECTURE**
- **PROVIDE PEACE OF MIND WITH A SCALABLE, SECURE AND FLEXIBLE MERCHANT MANAGEMENT SYSTEM**

Incumbent merchant acquiring systems stifle business innovation and IT owners are frequently defending themselves and their technology. Despite plowing significant dollars into maintaining legacy systems, technologists are falling behind the expectations of the business owners.

The business owners of merchant acquiring systems compete in a complex marketplace that is undergoing rapid change. There is unrelenting pressure to reduce costs and grow revenues. New competitors are disrupting the market. IT owners can be the catalyst of positive change. In partnership with their business counterparts, they can drive margin expansion.

ACI ACQUIRER™ GIVES ACQUIRING BANKS CONTROL OF THE MERCHANT ACCOUNTING AND SETTLEMENT LIFECYCLE.

FEATURES AT A GLANCE

- BUSINESS OWNERS IMPROVE SPEED TO MARKET AND OPERATIONAL EFFICIENCY THROUGH PARAMETERIZED BUSINESS RULES AND MODELS
- OVER 600 WEB-BASED SERVICES FOR EASY INTEGRATION
- MULTI-LANGUAGE, MULTI-CURRENCY, MULTI-BYTE SUPPORT MEANING ONE PLATFORM CAN BE A GLOBAL SOLUTION, REDUCING IT COSTS
- PLATFORM INDEPENDENCE TO REDUCE IT INFRASTRUCTURE COSTS
- SOA-BASED DESIGN TO IMPROVE INSTALLATION, DEVELOPMENT OF NEW FEATURES AND RELEASE UPDATES

ACI ACQUIRER™

ACI Acquirer™ is a scalable and flexible merchant management system. It gives acquiring banks control of the merchant accounting and settlement lifecycle. The system stores and manages merchant accounts and their histories. ACI Acquirer calculates and facilitates the collection of merchant service charges and transaction fees. Transactions that are submitted to ACI Acquirer are automatically settled with the merchant concerned, and flexible statement options are provided. Fraud monitoring against pre-defined limits is a standard feature.

The system can be deployed on IBM z/OS, IBM System p and UNIX platforms. ACI Acquirer leverages a SOA design in order to loosely couple the business layer from the database and provides for simple integration with other systems used in an acquirer's payments processing environment. This greatly improves IT efficiency and lowers long-term costs.

THE ACI ADVANTAGE

There has traditionally been a fine balance between choosing flexibility and peace of mind (e.g., scalability, performance, reliability, security). Now IT owners do not have to choose. ACI Acquirer delivers both flexibility and peace of mind to enable CIOs to meet business demands.

ACI Acquirer enables the IT owner to surpass the business demands. ACI Acquirer gives the business owner control and flexibility to introduce new products to the market without involving IT. ACI Acquirer improves IT efficiency with its SOA design, web-based services and platform independence. Finally, it has been proven in the most demanding acquiring environments — delivering peace of mind.

IT EXCEEDS BUSINESS DEMANDS

"Business demands, IT reacts" is the current modus operandi. This situation needs to change. IT should be providing for the needs of the business. The business owner is currently demanding control of their system and wants increased IT efficiency. They want a system to meet their aggressive growth plans and they want technology to help improve their relationship with merchants.

A business owner's merchant management system should not be an inhibitor, but rather an engine to ignite margin growth. Moving to a modern, market-leading solution will generate new revenues, increase IT efficiency and improve merchant relationships.

INCREASE IT EFFICIENCY

Business owners care about increased IT efficiency, as it results in reduced operating costs. IT owners can improve efficiency by implementing a market-leading merchant management system that is platform-independent. Platform independency allows CIOs to leverage the strategic infrastructure of their institution and eliminate outdated hardware. Modern merchant management systems have a three-tiered architecture: a user interface client, a business rules server and a relational database. The relational database processing environment enables all modules to share common core services, data and configuration setup. The design improves product time to market, deployment and portability. The SOA-based design streamlines installation, development of new features and release updates. Ultimately this reduces the costs associated with merchant management systems.

By offering a simple user interface, products and services can be configured by business users and should not require the participation of software architects or developers. This gives control to the business owners and frees up key technical resources for more strategic technology initiatives.

IMPROVE MERCHANT RELATIONSHIP

Today, merchants have rapidly evolving and increasingly complex requirements. Business owners demand multi-currency, multi-lingual and multi-byte support so they can satisfy the needs of international companies. As a merchant grows and evolves, the business owner wants to keep them as a client, as this means increased revenues. IT can support this by offering a merchant management system that has flexible merchant hierarchies, so acquirers can serve many markets and unique needs from one platform.

Business users are increasingly demanding control to roll out new products that can help improve their relationship with merchants. Customer service can be improved by having a user interface that is intuitive and flexible, enabling institutions to improve the timeliness and response times of customer service queries. Summary and detail reports and other system outputs should be simple to obtain and review by customer service representatives and operators.

PEACE OF MIND

IT owners are consistently kept awake at night worrying about system security, performance, availability and scalability. Business owners are becoming increasingly concerned when they read in the news about security breaches. They also get concerned when they hear from peers in the industry that payment systems don't scale. As the business scales, CIOs want to have a merchant management system that exceeds the needs of the business, all delivered with a secure environment.

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UP REVOLUTIONIZES PAYMENTS

ACI Worldwide, the Universal Payments company, powers electronic payments and banking for more than 5,000 financial institutions, retailers, billers and processors around the world. ACI software processes $13 trillion in payments and securities transactions for more than 250 of the leading global retailers, and 21 of the world's 25 largest banks. Universal Payments — UP — is ACI's strategy to deliver the industry's broadest, most unified end-to-end enterprise payment solutions. Through our comprehensive suite of software products and hosted services, we deliver solutions for payments processing; card and merchant management; online banking; mobile, branch and voice banking; fraud detection; trade finance; and electronic bill presentment and payment. To learn more about ACI, please visit www.aciworldwide. com. You can also find us on Twitter @ACI_ Worldwide.

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