FEATURES AT A GLANCE

- **High-volume, high-availability processing through a scalable, fault-tolerant software architecture**
- **Multi-platform support including Red Hat Enterprise Linux/x86**
- **PA-DSS compliant**
- **Flexible switching and routing to major card networks, processors and hosts**
- **Powerful authorization scripting engine caters to custom business logic**
- **Multi-institution and multi-currency**
- **Out-of-the-box EMV support, including multi-application EMV cards**
- **Non-card-based consumer ePayment transaction support**
- **Support of traditional card and eCommerce delivery channels, including web and mobile**
- **External consumption of the application's core transaction processing and security services**
- **Configurable software development toolkit to accelerate new endpoint connectivity**
- **Out-of-the-box integration with ACI back-office, risk management and monitoring applications**

UP® BASE24-eps®

In the world of payment processing, managers are increasingly challenged to improve the profitability of business while they accommodate a steady stream of new transactions, channels and technologies. Many have found it difficult, even impossible, to extend their transaction processing systems for new initiatives. As a result, organizations have lost money and competitive advantage as they've tried to compete using outdated platforms.

It's time for a new approach. It's time to evaluate a system that can function as the core processing engine for all transaction types — both the traditional transactions that organizations manage today and the transactions of the future.

THE UP BASE24-eps SOLUTION

UP® BASE24-eps® is an integrated software solution to acquire, authenticate, route, switch and authorize financial transactions across multiple channels.

UP Retail Payments™, featuring UP BASE24-eps, is an enterprise-class payments solution now available on Red Hat Enterprise Linux/x86 that will enable innovative payment solutions at a much lower cost of ownership.

It provides a full range of functionality to support electronic payment transactions. This includes debit and credit at the ATM and point of sale, as well as branch and telephone banking, mobile commerce and internet banking, regardless of the payments instrument used.

UP BASE24-eps represents the next-generation implementation of ACI's world-class payments platform. It's the culmination of over three decades of experience in developing and supporting payments software, leveraging the input of a global customer base.

With UP BASE24-eps, ACI is investing to bring the best in functionality and fundamentals to an open systems environment, with a unique enterprise services architecture that allows organizations to increase profitability, enhance customer service and improve flexibility in a dynamic business environment.

ON EACH PLATFORM, THE SOFTWARE TAKES ADVANTAGE OF THE BEST-IN-SYSTEMS SOFTWARE FOR RELIABILITY, AVAILABILITY, SCALABILITY AND HIGH-PERFORMANCE THROUGHPUT.

INCREASE PROFITABILITY

UP BASE24-eps improves the cost-efficiency of payment processing by allowing a common set of transaction services to support multiple channels and transaction types. This eliminates the cost and complexity of maintaining duplicate functionality and information for each channel while providing a single point of integration to back-office legacy systems. A powerful scripting engine can define application logic to quickly respond to potential fraud and risk threats (for example, to introduce new authentication rules) without the need to modify source code, resulting in lower cost and faster time to market for new products and services.

ENHANCE CUSTOMER SERVICE

UP BASE24-eps helps ensure consistency of service levels and information across consumer touch points. The fault-tolerant application takes advantage of the best-in-systems software for reliability and availability. In addition, UP BASE24-eps can integrate real-time data from other sources (e.g., CRM system) within the enterprise to allow for more complete views of each customer, in turn allowing organizations to better manage transaction risk and personalize service.

IMPROVE FLEXIBILITY

With UP BASE24-eps, organizations can leverage off-the-shelf support for leading card types, devices, national and regional switches, international payment schemes and host systems. This speeds time to market and provides a feature-rich solution that customers can operate in house for maximum control over their business. State-of-the-art object technology enables software reuse for rapid development of new functionality. Scripting allows new services, transaction types and business rules to be deployed more quickly and profitably than with traditional systems. Furthermore, UP BASE24-eps is engineered for scalability, accommodating growth in transaction volumes and allowing the integration of merged or acquired organizations without disrupting service.

THE ACI ADVANTAGE

UP BASE24-eps provides a rich set of functionality to support payment transactions across multiple channels. The software is parameter-driven, allowing users to configure a system to meet unique business requirements. ACI's product investment strategy ensures that periodic new releases of software provide support for both regulatory changes as well as new trends in electronic delivery. With built-in flexibility and ongoing investment, customers can be assured their ACI software will meet both short- and long-term business needs.

BUSINESS VALUE

ENTERPRISE-CLASS PAYMENTS SOLUTION

Global financial institutions, processors and merchant retailers can take advantage of next-generation technology and minimize disruption by bridging current payment systems with ACI's UP Framework™. UP Framework orchestrates all aspects of payment processing for any payment type, any channel, currency or network. It provides the ability to easily add new endpoints, coordinate financial transactions across multiple systems for data enrichment and rapidly identify fraud patterns.

DELIVER REAL-TIME, IMMEDIATE PAYMENTS

Financial institutions and processors need to position their business to address rapidly changing market needs such as real-time, immediate payments and any-to-any payments, much faster and more efficiently.

ACI UNIVERSAL PAYMENTS℠

Consumers expect ease, speed, convenience and always-on processing for their payment transactions in a secure environment. If these services are not met, the competitive opportunity gap widens, increasing churn and loss of market share. Financial institutions and processors need to shift their entire product and service mindset towards immediate delivery of payments as well as all of their bank offerings.

PLATFORM INDEPENDENCE FOR LOWER TOTAL COST OF OWNERSHIP

Financial institutions are spending more on IT this year than ever before. The need to reduce dependency on aging systems as well as lower hardware, operating system and maintenance costs has become paramount. UP BASE24-eps has multi-platform options that now include Red Hat Enterprise Linux/x86. By leveraging this environment, studies estimate that institutions can reduce technology operating costs by more than 50% while enjoying the same performance, scalability, reliability and high availability. UP BASE24-eps also operates on HP NonStop, IBM Series z, IBM Series p and Oracle Sun servers.

PAYMENTS IN THE CLOUD

UP Retail Payments with UP BASE24-eps is available on premise or in a private cloud environment. ACI provides world-class, cloud-based payment solutions and services to more than 4,200 organizations around the world to reduce time to market and minimize technical, operational and business risk. Private cloud-enabled services help avoid unnecessary up-front expenses while freeing IT staff from day-to-day operational tasks, so institutions can concentrate on innovations and strategic technology initiatives.

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.

LEARN MORE

 WWW.ACIWORLDWIDE.COM

 @ACI_WORLDWIDE