

## FEATURES AT A GLANCE

### PROVEN

- Processes \$14 trillion each day in payments and securities and 65% of U.S. Fedwire traffic<sup>1</sup>
- Processes an average of 1M SWIFT messages daily for a large U.S. bank<sup>2</sup>
- Features end-to-end transaction time of less than five seconds

### SECURE

- Certified and accredited according to payments industry best practices
- Fully audited data center operations management
- 24/7/365 access to compliance and risk management expertise

### COMPLIANT

- Continuous payments compliance and ISO 20022-enabled
- Active management and delivery of mandates to meet market requirements
- Continued regulatory monitoring
- Embedded sanctions screening
- Product extensions — first to offer a SWIFT gpi-certified solution
- Experienced in integrating with multiple cores and third-party applications

# ACI<sup>®</sup> ENTERPRISE PAYMENTS PLATFORM<sup>™</sup> AS A SERVICE

ACI Worldwide offers the ACI<sup>®</sup> Enterprise Payments Platform<sup>™</sup> in a secure, hosted payments environment to support our growing customer base's existing needs for Fedwire, SWIFT (including gpi), real-time, ACH and Zelle payments, all within our secure private cloud. The solution is a 24x7, global payments hub that seamlessly handles virtually any processing requirement. It can be deployed for one or all payment types to grow with your business and support your payments modernization strategy. It provides superior integration with all other bank systems and departments for comprehensive, reliable, secure payments transfer. Full control of payments is ensured via continuous, straight-through processing (STP) and state-of-the-art error elimination and recovery, no matter the payment type or location.



## SCALABLE

- Back-office system that scales with business growth
- Global, real-time payments and financial messaging on a single platform

## COMPREHENSIVE

- High-value payments: Fedwire
- Cross-border payments: SWIFT, SWIFT gpi
- Low-value payments: ACH
- Access to global immediate payments systems, including TCH RTP, Zelle and FedNow

SUPPORT  
VIRTUALLY ANY  
PROCESSING  
REQUIREMENT,  
WHILE MEETING  
STRICT STANDARDS  
FOR COMPLIANCE,  
UPTIME AND  
RELIABILITY.

## RESILIENCY AND AVAILABILITY

Ensuring strict non-functional requirements, including consistency, repeatability and scalability, is critical for both high-value payments, which serve your largest customers, and low-value or immediate payments.

ACI provides a managed service which meets and adheres to our same high standards for non-functional requirements, at an optimized cost per transaction. This optimization has been developed across all payment types to ensure you can support current requirements and enable growth through innovation borne out of the global evolution to ISO 20022 and alternative payment methods.

## ORCHESTRATED TO MEET YOUR REQUIREMENTS

The ACI Enterprise Payments Platform provides the functionality, flexibility and reliability you require to successfully deliver against all the nonfunctional requirements outlined above. The solution offers a single, easy-to-manage platform and a set of flexible, independent business services which can be orchestrated to handle any number of specific processing requirements — all while meeting strict standards for compliance, uptime and reliability.

## A FULL, REAL-TIME, CLOUD-POWERED PAYMENTS HUB

The ACI Enterprise Payments Platform combines high- and low-value payment processing with the ability to add new payment types to meet customer demands. This combination allows you to develop a full, real-time, API-enabled payments hub in the ACI cloud.

The complete ACI Enterprise Payments Platform allows your institution to process multi-bank, multi-currency, high-volume payments across multiple message schemes and clearing houses to deliver the rich, complex services your customers demand, quickly, efficiently and cost-effectively.

ACI's world-class, privately owned data center operates with a high redundancy configuration through geographical separation of both primary and secondary data centers, ensuring uptime and availability of your mission-critical applications. ACI provides stability, hosting and processing solutions to the world's largest financial institutions, with more than 6,000 organizations relying on ACI to provide certainty for their payments.

## MEETING YOUR CURRENT AND FUTURE NEEDS

The highly configurable workflows of the ACI Enterprise Payments Platform allow you to quickly and easily improve STP rates to meet customer demands and scheme requirements, as well as reduce the costs associated with manual processing. Additionally, the solution includes a rich set of pre-defined services that allow you to achieve competitive differentiation by offering enhanced service-level agreements to your customers. Alongside the integrated solution capabilities, ACI's global service team provides expert customer service and support to your institution, 24/7/365, to help you ensure the same level of service to your customers. The ACI Enterprise Payments Platform as a service is the right choice for your current and future payment needs.


ACI Worldwide powers digital payments for more than 6,000 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, through the public cloud or through ACI's private cloud, we provide real-time, immediate payments capabilities and enable the industry's most complete omni-channel payments experience.

<sup>1</sup>Federal Reserve, ACI analysis

<sup>2</sup>ACI customer data

### LEARN MORE

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