



**ENSURES MAXIMUM  
SECURITY & REGULATORY  
COMPLIANCE**



**PRODUCT FLYER**

**ACI'S HOSTED  
SOLUTION FOR  
WIRES AND  
SWIFT FINANCIAL  
MESSAGING**

- **FLEXIBLE PRODUCT PACKAGING OPTIONS TO DRIVE NEW REVENUE**
- **HOSTED SOLUTION WITH PROVEN UP-TIME AND RESILIENCY**
- **INDUSTRY-LEADING WIRE TRANSFER SOLUTION TO COMPETE EFFECTIVELY**

Few back-office operations are more critical to the viability of a financial institution than moving, clearing and settling payments. In today's market, banks' business and consumer customers expect fast, accurate movement of funds — between accounts and across the world. They also need simultaneous information reporting on these transactions.

Financial institutions must ensure that their payment systems comply with

government and network clearing 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. All of these requirements and considerations have to be balanced with the overhead of maintaining the required IT and hardware needed to support such a key aspect of a financial institution's business.



**ACI MONEY TRANSFER SYSTEM™  
COMBINES TRADITIONAL  
EXTERNAL GATEWAY  
FUNCTIONALITY, SUCH  
AS QUEUE MANAGEMENT,  
MESSAGE ROUTING, MESSAGE  
TRANSLATION AND FORMATTING  
WITH SOPHISTICATED PAYMENTS  
PROCESSING, RISK CONTROL  
AND LIQUIDITY MANAGEMENT  
SOFTWARE ON A SINGLE  
PLATFORM.**

**FEATURES AT A GLANCE**

- PROVIDES A SINGLE-SOURCE SOLUTION FOR DOMESTIC AND INTERNATIONAL PROCESSING
- SUPPORTS MISSION-CRITICAL PAYMENTS HANDLING AND MESSAGE SWITCHING
- INCLUDES REAL-TIME CONNECTIONS TO THE FEDERAL RESERVE AND SWIFT VIA ACI'S MANAGED SERVICE BUREAU
- ENABLES EFFICIENT PROCESSING WITHIN A HIGHLY CONFIGURABLE WORKFLOW FOR BACK-OFFICE PAYMENT OPERATIONS
- INCORPORATES A COMPREHENSIVE SUITE OF STANDARD REPORTS
- OFFERS MULTI-BANK AND MULTI-BRANCH CAPABILITIES
- OFFERS PROVEN PERFORMANCE AND DEMONSTRATED COST SAVINGS FOR ALL CATEGORIES OF FINANCIAL INSTITUTIONS
- PROVIDES REAL-TIME POSITION MONITORING
- OFFERS BUILT-IN TOOLS TO MAXIMIZE STP RATES
- LEVERAGES INDUSTRY STANDARDS, SUCH AS IBM MQSERIES, ORACLE, WEBSHERE , JAVA AND XML
- FEATURES SWIFT-CERTIFIED APPLICATION
- ASSURES REGULATORY COMPLIANCE
- PROVIDES UNPARALLELED AND PROVEN DISASTER RECOVERY WITH RHS

Few other priorities are as paramount as balancing the need for superior payments processing to service customer demands while minimizing operational and application support costs. Financial institutions must be able to meet the payment demands of their customers in an expedient fashion while mitigating customer and financial institution risk. This must happen within tightening budgets and shortened time frames; while at the same time ensuring initial, as well as ongoing, costs are reduced. In short, the overhead of procuring/ maintaining hardware and retaining required IT staff must be minimized or eliminated altogether.

With ACI's hosted offering, institutions directly access ACI Money Transfer System™, a comprehensive origination, processing and risk management system for multiple payment types and financial messaging, in a secure and reliable outsourced environment with proven redundancy. ACI manages and operates an SSAE 16 data center, allowing institutions to focus on the core business of servicing their customers.

ACI removes the burden of:

- Managing hardware and software upgrades, including maintenance of connections, for example, to the Federal Reserve and SWIFT
- Implementing and testing product upgrades — this is managed by ACI, so minimal involvement is necessary from a financial institution's resources
- Complying with government, clearing system regulations and network rules

ACI is an experienced provider of outsourced services. Proven procedures are in place to efficiently manage the product deployment from initial implementation through ongoing support. Customer communications are coordinated to ensure financial institutions are prepared and synchronized for any product changes that are introduced, and an experienced help desk further ensures smooth operation.

**DRIVE NEW REVENUES**

The innovative packaging capabilities of Money Transfer System allow new revenue streams to be identified by the financial institution. The flexible processing rules engine allows new products to be defined and automated enabling the payments franchise to be expanded without increasing costs. The system's automation and integration enable even the smallest of financial institutions to compete effectively in today's competitive market.

Money Transfer System positions the financial institution to grow as the business needs change and expand, and offers access to the latest releases of feature-rich, best-in-class software.

### **FLEXIBLE AND PROVEN INTERFACES**

Money Transfer System provides interfaces to multiple clearing and settlement mechanisms (including the Federal Reserve, The Clearing House (CHIPS), messaging systems, internal systems and numerous third-party banking applications). Real-time and batch interfaces integrate Money Transfer System into a financial institution's back-office applications. Various tools are supplied with the solution to facilitate regulatory compliance, sanctions filtering, workflow monitoring and prioritization.

## **INCREASE PRODUCTIVITY AND CUSTOMER SERVICE**

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

The solution offers a host of adaptive processing options, 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 operational staff.

## **A SINGLE-SOURCE SOLUTION FOR PAYMENTS PROCESSING AND MESSAGING**

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, value segregation and value dating. 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 and systems. This processing is done consistently across all payments and messages to enable consistent handling and efficient use of resources.

## **SUPERIOR INFORMATION FLOW**

Money Transfer System features an innovative application of communications technology to facilitate a wide range of intra-day information flows.

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

Intra-day and end-of-day payments information is easily exchanged with other systems, including accounting, general ledger, investigations and cash management systems.

## **FUNDS CONTROL**

Money Transfer System updates liquidity positions with the Federal Reserve and other clearing and settlement mechanisms continuously, providing a comprehensive cash position of completed and in-process work.

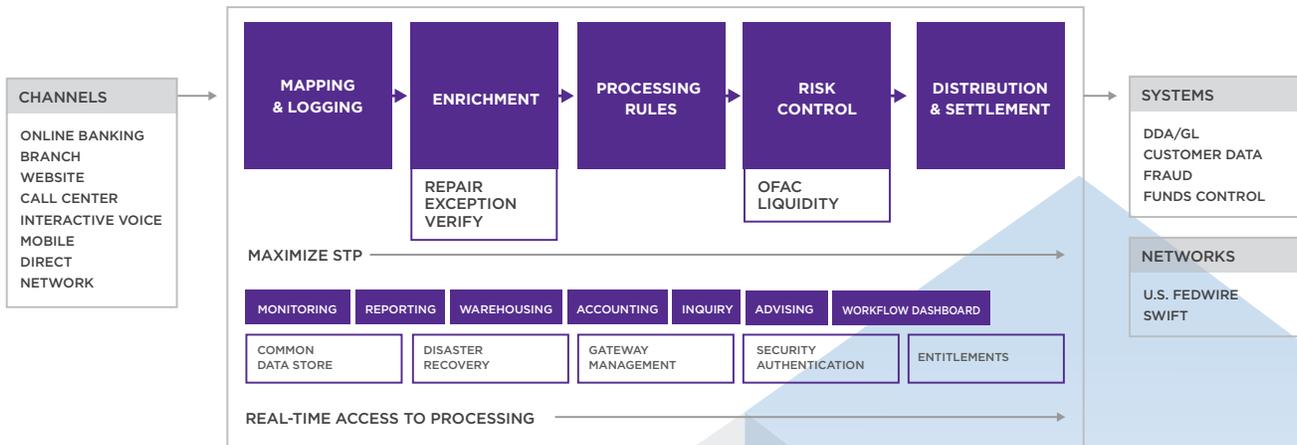
## **OPERATIONS MANAGEMENT**

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.

Industry-leading security measures — including auto-testing, encryption and authentication, challenge/response technology, and dual custody of all payment and database updates — restrict improper access and prevent fraud. Complete data integrity and detailed audit trails are maintained for each transfer accepted by the system. Money Transfer System also provides multiple levels of recovery, including journaling and mirroring, to protect the operation.

## **COMPLIANCE AND REGULATIONS**

Regulation plays a key role in the processing of payments and messages. Money Transfer System utilizes a built-in, real-time interdiction tool to stop a payment before it can leave a financial institution. This ensures a financial institution is in compliance with governmental agencies (OFAC and FINcen), which oversee payments processing. The financial



institution can take the appropriate action on the instruction while allowing other payments to flow without interruption.

Furthermore, regulatory updates are offered as part of the solution to conform to changes introduced by the Federal Reserve and SWIFT.

## THE ACI ADVANTAGE

Money Transfer System has been developed as a set of fully integrated components that are configured to support a financial institution's chosen payments operations, and to meet its specific business needs. Money Transfer System provides the highest straight-through-processing rates in the industry with advanced capabilities combined with error-elimination, enrichment and processing rules. Most importantly, Money Transfer System offers peace of mind. Real-time recovery capabilities with parallel redundancy ensures smooth, uninterrupted operation of this critical processing.

Important characteristics of the system include the following:

- A powerful rules-driven design that puts flexibility and control in the hands of operations
- Real-time interdiction processing for OFAC, with the ability to hold or seize funds
- Experienced provider of outsourced environment, with a quicker and less expensive deployment using our data centers and resources
- State-of-the-art, proven disaster recovery solution
- User-friendly exception processing



## REVOLUTIONIZES PAYMENTS

ACI Worldwide, the Universal Payments company, powers electronic payments and banking for more than 5,600 financial institutions, retailers, billers and processors around the world. ACI software processes \$13 trillion each day in payments and securities transactions for more than 300 of the leading global retailers, and 18 of the world's 20 largest banks. Universal Payments —  — 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](http://www.aciworldwide.com). You can also find us on Twitter @ACI\_Worldwide.

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