ACI UNIVERSAL PAYMENTS℠

UP MAKES PROFITS FROM PAYMENTS SOAR

ACI ISSUER™

- **LEVERAGE ACI ISSUER™ AS PART OF AN END-TO-END RETAIL PAYMENTS SOLUTION TO REDUCE LONG-TERM MAINTENANCE COSTS**

- **MANAGE CREDIT, DEBIT AND PREPAID PAYMENT PRODUCTS WITH A SINGLE ISSUING PLATFORM**

- **IMPROVE PROFITABILITY BY CREATING NEW, INNOVATIVE AND CUSTOMIZED PAYMENT PRODUCTS AND EXPAND MARKET SHARE**

Issuers continue to face difficult economic conditions and unrelenting government regulation. Revenue streams from payment products have continued to erode, at the same time technology costs have skyrocketed.

Consumers are not willing to accept new fees for services they have used for decades; however, they are happy to pay for value-added services. Thus, financial institutions need the ability to rapidly introduce new products which add value to the customer experience,

ultimately increasing customer loyalty and revenues.

Legacy applications which have dominated the issuing marketplace for years are increasingly problematic as they are overly complex and take significant investment to adapt to the changing needs of the market. Agility of organizations with legacy issuing platforms has decreased while at the same time business owners need IT to provide solutions that control costs and facilitate revenue growth.

THE ACI ISSUER™ SOLUTION

ACI Issuer has been developed to support national, international and global financial institutions. The system has full multi-currency, multi-product, multi-institution and multi-language capabilities and enables users to manage card portfolios in different countries and for different issuers on a single platform.

At the heart of ACI Issuer is a powerful relational database that supports the high levels of customer service that are essential to the success of the payments industry. The database provides a consolidated view of customers and their transactions. It enables issuers to view the complete relationship with individual customers, and makes data readily available for customer profiling and segmentation. ACI Issuer:

- Provides core management functionality for issuers of credit, debit and prepaid cards
- Can be leveraged to manage products that are not card-based, such as fixed-term consumer loans
- Is built to comply with EMV standards and has EMV processing within the system
- Can be easily integrated with core banking systems and supporting solutions, such as behavioral scoring, fraud detection and CRM
- Is offered as part of a retail payments solution along with BASE24®, BASE24-eps®, ACI Interchange™, ACI Automated Dispute Manager™ and ACI Proactive Risk Manager™

GROWS REVENUES AND IMPROVES PROFITABILITY

ACI Issuer equips companies with the ability to issue new payment product types, establish new or alternative revenue streams quickly and expand their geographic reach. Features such as product-level, account-level and transaction-level pricing parameters allow issuers to establish competitive and creative product pricing models for lending, deposit and prepaid card products to optimize product revenue generation and profitability.

Issuers can increase operational efficiencies, thereby controlling costs, by deploying and managing a single system that can support a massive array of

BENEFITS AT A GLANCE

- DEBIT, CREDIT, PRE-PAID AND COMMERCIAL CARDS AS WELL AS UNSECURED LOANS RUN ON A SINGLE PLATFORM, ELIMINATING DUPLICATE SYSTEMS

- FULL SUPPORT FOR ISSUING AND PROCESSING EMV CARDS, CONTACTLESS AND MOBILE PAYMENTS ALLOWS A FINANCIAL INSTITUTION TO STAY AHEAD OF ITS COMPETITORS

- SINGLE VIEW OF CUSTOMERS, ACCOUNTS, PAYMENT INSTRUMENTS AND TRANSACTIONS IMPROVES THE ABILITY OF CUSTOMER SERVICE REPRESENTATIVES TO RESPOND TO INQUIRIES AND RESOLVE ISSUES

- FLEXIBLE RULES-BASED PRODUCT DEFINITION MINIMIZES TIME-TO-MARKET AND GENERATES REVENUE FASTER

- EASY INTEGRATION WITH ONLINE CHANNELS VIA WEB SERVICES OR XML MESSAGING REDUCES LONG-TERM MAINTENANCE COSTS

- MULTI-LANGUAGE SUPPORT INCLUDING DOUBLE-BYTE CHARACTER SETS ENABLES INTERNATIONAL EXPANSION

- MULTI-INSTITUTION AND MULTI-CURRENCY CAPABILITIES FOR INTERNATIONAL CARD OPERATIONS AND THIRD-PARTY PROCESSING ALLOW ONE ISSUING PLATFORM TO BE USED FOR MULTIPLE GEOGRAPHIC LOCATIONS

credit, debit and prepaid payment products. Finally, companies can also use the system to provide issuance and management services for third parties, thereby establishing themselves as a processor or service provider.

DRIVES NEW BUSINESS WITH FLEXIBLE, PARAMETER-DRIVEN FUNCTIONALITY

Users can establish product templates that access all of the rich features contained within the ACI Issuer application to create unique product offerings. Program managers can create products that define how transactions will post, what interest or fees will be charged at a transaction or account level, when the transaction or account balance will cycle, what balance components will be part of the minimum payments due and how payments will be applied. Users can also establish promotional balances and related pricing parameters. For prepaid accounts, users can define how the products will behave in the marketplace once activated by the cardholder. This allows issuers to create advantages for themselves in the market by positioning the right products for the right customers.

SUPPORTS GLOBAL CAPABILITIES

One of the most unique features of ACI Issuer is its global capabilities. The solution is designed to function in a multi-national and global business environment. It is constructed with capabilities that support multiple languages and multiple currencies. It allows users to deploy the application in a third-party, multi-tenant environment. Additionally, ACI Issuer supports multiple product types thereby providing users with the ability to create unique payment products and services that can be marketed based on market demands in specific areas of the world.

The solution hedges against financial risk and loss by staying in compliance with global payment card industry mandates — and in some cases also regional mandates. Combined with ACI Interchange, which provides clearing file processing services, ACI Issuer supports the posting, clearing and settlement of Visa, MasterCard, American Express and JCB transactions.

THE ACI ADVANTAGE

Different types of card programs can be created alongside other product types on the same platform; for example, issuers can manage both debit and credit card portfolios on the same card management system. This unique advantage gives issuers a single platform, with a common infrastructure, architecture and technology strategy, to manage all card portfolios. The cost to manage a single system that supports multiple products rather than multiple, disparate systems produces a major pricing advantage in the marketplace. Further, there are operational efficiencies with a single system that are not available with other software or third-party processing systems.

REACT WITH AGILITY TO CHANGING MARKET DYNAMICS

ACI Issuer offers highly parameterized business rules that allow users to create and market new products quickly, or re-engineer existing products based on changes in consumer spending behaviors. Examples of some of the key areas of product agility include flexible billing cycles and posting options, unique pricing options and configurations such as multiple credit limits, spending limits and promotional pricing parameters, and scalability to issue high volumes of products as business needs change. Regarding the technical capabilities of the solution, it is built with a SOA architecture which allows users to integrate quickly and efficiently with other payment systems.

OPTIMAL ARCHITECTURE AND DESIGN

ACI Issuer is designed in a platform-independent, three-tiered architecture: a user interface client, a business rules server and a relational database. This 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. It also streamlines installation, development of new features and release updates.

The system can be deployed on mainframe z/OS and UNIX platforms. ACI Issuer also leverages SOA in order to loosely couple the business layer from the database, and provides for simple integration with other systems used in an issuer's payments processing environment.

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 each day 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.