



**TRANSFORMS  
YOUR PAYMENTS  
PERSPECTIVE**



**PRODUCT FLYER**

**PROGNOSIS FOR  
POSTILION<sup>®</sup>**

- **REAL-TIME PAYMENT TRENDS AND BUSINESS INSIGHT WITH DRILL-DOWN FUNCTIONALITY**
- **INSTANT VISIBILITY INTO THE HEALTH AND PERFORMANCE OF THE POSTILION<sup>®</sup> PAYMENTS ENVIRONMENT AND SUPPORTING INFRASTRUCTURE**
- **REDUCED SYSTEM DOWNTIME AND FASTER RECOVERY WHEN OUTAGES OCCUR**

Over the last 20 years we have seen the pace of acquiring information increase exponentially. Not too long ago, fax machines were all the rage because mail was too slow, and overnight delivery too expensive. We now live in a world where high school and college students prefer texting to email because “email is too slow.”

The exchange of such large volumes of data is even truer in the payments industry, where electronic digits have replaced the paper and pen of the older ages. The exchange of customer data now flies around virtual networks rather than being stored in large library-like closets.



**PROGNOSIS FOR POSTILION®  
OFFERS IMMEDIATE INTEGRATION  
WITH YOUR PAYMENTS SYSTEM  
AND PROVIDES FINANCIAL  
INSTITUTIONS WITH THE ABILITY  
TO LOOK AT THE HEALTH OF  
THEIR PAYMENTS ENVIRONMENT  
EVERY SECOND OF THE DAY.**

**FEATURES AT A GLANCE**

- DEMONSTRATES A MINIMAL IMPACT ON THE PERFORMANCE OF THE POSTILION PAYMENTS SYSTEM
- OPTIMIZES VISIBILITY VIA WEB-ENABLED DASHBOARDS
- ELIMINATES TIME AND COST REQUIRED FOR COMPLEX INTEGRATION, DUE TO THE PRE-INTEGRATION BETWEEN PROGNOSIS WITH POSTILION
- OPTIMIZES PRODUCTIVITY BY PROVIDING SPECIFIC MONITORING AND REPORTING FUNCTIONALITY FOR POSTILION CUSTOMERS
- PROVIDES HISTORICAL REPORTING AND REPLAY FUNCTIONALITY
- AUTOMATES THE ALERTING AND NOTIFICATION PROCESSES BASED ON PROGNOSIS-DEFINED RULES, DESIGNED WITH MINIMAL TECHNICAL KNOWLEDGE
- PROVIDES A SINGLE MONITORING APPLICATION ACROSS ALL ACI PRODUCTS AND RELATED INFRASTRUCTURE
- ENHANCES THE ABILITY OF BOTH BUSINESS AND TECHNOLOGY USERS TO UNDERSTAND PAYMENTS DATA AND TRENDS, AND DRIVE STRATEGIC DECISIONS ACCORDINGLY
- ALLOWS THE AUTOMATED MONITORING OF SERVICE-LEVEL AGREEMENTS TO ENSURE COMPLIANCE WITH PARTNERS AND GOVERNMENT REGULATIONS

Electronic payments have become the bloodline of financial institutions around the globe. The need to deal with such increasing volumes of event data makes it impossible for humans to stay on top of it all. Unlike computers, most of us are not able to process millions of transactions and instantly understand the trends behind them. Thus, the existence of real-time event management systems were created. The quality of information offered by such systems is often impossible or impractical to obtain through any other means in a timely manner.

**THE PROGNOSIS FOR POSTILION® SOLUTION**

Strategic decision-making critically depends on being informed and understanding the trends in an institution's business. Skip one beat and the competition has gained an advantage. Traditional business intelligence tools typically take weeks and months to summarize data and make sense of it. But what if a bank needs to understand its trends and performance now? Prognosis for Postilion offers immediate integration with their payments system and provides them with the ability to look at the health of their payments environment every second of the day. Through graphical and interactive dashboards, this payments service management solution presents them with customized business intelligence that can show them high-level information from TPS, trends per region and card type, value of approved/declined transactions per codes, etc. to response code breakdowns and individual transaction information.

With Prognosis for Postilion, an organization removes the barriers between the business and the technology organizations, since both groups can now use a single tool to draw different information. It is every company's ideal goal: a single source of data across the institution.

Prognosis for Postilion's flexibility enables alerting and creation of notification rules for their payments of infrastructure environment that alert the proper personnel when trends predict the occurrence or an event or when there are recently occurred incidents. This helps the organization move to a proactive approach rather than the reactive mode in which it currently operates.

**BUSINESS-SPECIFIC, REAL-TIME INSIGHT INTO YOUR PAYMENTS SYSTEM**

Real-time monitoring of the application-level data is a fairly new concept. Traditional monitoring tools typically do not incorporate such data due to extremely large integration requirements between

the monitoring tool and the payments application itself. Payment applications do not focus on the display of such data, because their main concern is the processing of payments. However, it is this type of data that makes or breaks a business. If a bank has instant visibility into the percentage of their payments that are being declined and the reasons for it, where their cards are being utilized right now, or the sudden decline of transactions that are being processed, it can help them make decisions that continue to increase their profitability and keep their customers happy.

### **ABILITY TO DISPLAY PAYMENTS DATA THAT IS SPECIFIC TO A FINANCIAL INSTITUTION'S NEEDS**

Prognosis for Postilion comes pre-integrated with the Postilion® payments system. Based on feedback from customers, ACI has developed dashboards and screens that satisfy the immediate need for transaction, database and networking information. But the product doesn't stop there. Without any technical knowledge, various members of the company can build dashboards that are specific to their needs:

- A card product manager may want to watch in real time the progress of her marketing campaign and gain insight into the use of new cards and transaction types. Then she can immediately make modifications to increase profitability or acceptance of the card program.
- An operations manager can monitor the performance of the system every second of the day. When trending rules begin to generate alerts, he can notify the proper personnel to investigate the reasons. When transactions stop being processed, he can immediately be alerted and drill down with Prognosis to find the specific needs. The manager can ensure that his service-level agreements are met and regulatory and compliance penalties will not be applicable.
- A technology manager can use Prognosis to gain visibility across the entire infrastructure on which the payments system resides and take proactive actions before or when infrastructure problems occur.
- Vice presidents across technology and business departments can view high-level dashboards that show the day-to-day profitability of their transaction volumes, monitor the performance of key accounts and have immediate knowledge when problems occur. Such visibility provides peace of mind and the ability to answer high-profile customer and partner questions when problems occur.

### **HOLISTIC, END-TO-END VIEW OF THE PAYMENTS ENVIRONMENT**

Postilion can achieve high performance utilizing less expensive commodity hardware. Because of the distributed nature of the application, it is critical the customer has a holistic, end-to-end view of the payments environment from a single screen to improve operational efficiency and reduce downtime. Prognosis for Postilion provides screens, alerts and reports that allow all aspects of Postilion to be monitored from one place. Using the Prognosis dashboards, reports, real-time troubleshooting and alerting functionality, stakeholders can be provided with a view of the systems, components, middleware and transaction results that match their needs.

### **THE ACI ADVANTAGE**

When financial institutions acquire Prognosis for Postilion, they don't simply acquire a payments service management application. They also acquire the knowledge and the payments expertise of ACI's thousands of employees. They also acquire the long-term commitment to ACI's products in the future. The partnership between Integrated Research (the makers of Prognosis) and ACI Worldwide helps deliver a unique set of products that are based on the feedback of payment customers and supplied with the expertise of monitoring designers. With Prognosis for Postilion, a bank acquires monitoring functionality that is based on the years of experience and specific needs of its peers.

### **EXTREME FLEXIBILITY IN DEFINING VIEWS WITHOUT THE NEED FOR INTEGRATION COSTS**

The Prognosis for Postilion interface is flexible and customizable and it breaches the cross-organizational boundaries. It allows financial institutions to apply any of the thousands of available metrics to their alerts, screens and dashboards that fit anyone from the operations manager to the CEO of the organization. Prognosis can show them the information they need, the way they need it for their institution and their environment. Prognosis can alert them to problems before they become critical, even in the most complex environments and situations. Prognosis can bring together the disparate information available from the Postilion environment, including object performance/status, SQL server performance/status and transaction detail.

## INCREASED RESOURCE EFFICIENCY AND IMPROVED CAPACITY PLANNING

The ability to recognize and act on special events as they occur, reducing the downtime of the payments application environment and helping place resources where needed, helps reduce the overall operations costs of an organization. Prognosis efficiently and reliably collects metrics used by capacity planning teams that can assist in the proper allocation of both infrastructure and human resources. Overlaid on top of historical data, such metrics can assist in defining a strong system for resource allocation.



## 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 —  — 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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