



**DELIVERS CONTROL,
CHOICE & FLEXIBILITY**



PRODUCT FLYER

**PROGNOSIS
TRANSACTION
INSIGHT FOR BASE24[®]
AND BASE24-eps[®]**

- IDENTIFIES AND ADDRESSES TRANSACTION PROBLEMS
- MINIMIZES SERVICE DISRUPTIONS AND DOWNTIME
- PROVIDES TRANSACTION INSIGHTS AND TRENDS INTO THE AUTHORIZATION SYSTEM

Now jointly offered by Integrated Research and ACI Worldwide, Prognosis Transaction Insight monitors the performance and throughput

of all BASE24[®] and BASE24-eps[®] transactions and provides real business insight into the transaction environment.

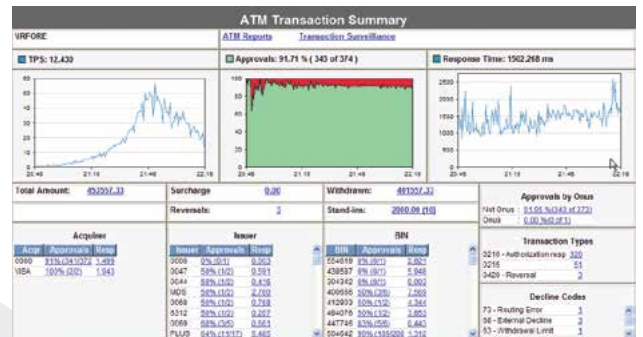
“PROGNOSIS HAS BECOME THE FIRST RESOURCE OUR BUSINESS TURNS TO FOR MONITORING AND REPORTING NEEDS RELATED TO ATM AND POS TRANSACTION PROCESSING.”

- Terra Luft
NonStop Systems Manager
Zions Management Services Corporation

KEY BENEFITS

- OPTIMIZE TRANSACTION VISIBILITY: ENABLE SUPPORT STAFF TO IDENTIFY AND ADDRESS TRANSACTION PROBLEMS, MINIMIZING SERVICE OUTAGES OR DISRUPTIONS
- IMPROVE BUSINESS DECISION MAKING: ACCESS VITAL, TREND-BASED TRANSACTION INFORMATION, TOGETHER WITH CORE OPERATIONAL METRICS
- EMPOWER SUPPORT AND OPERATIONS STAFF: DELIVER TRANSACTION DATA WITH CORRELATING SYSTEM AND AVAILABILITY DATA IN AN INFORMATIVE FORMAT
- MAINTAIN CONSISTENT SERVICE LEVELS AND VISIBILITY THROUGHOUT MIGRATION: MANAGE DISPARATE TRANSACTION PROCESSING SYSTEMS ON MULTIPLE PLATFORMS, IN A CONSISTENT WAY THROUGHOUT THE TRANSITION PROCESS
- REDUCE TOTAL COST OF OWNERSHIP: ELIMINATE THE COST OF USING MULTIPLE TRANSACTION MANAGEMENT TOOLS, OR BUILDING AND MAINTAINING IN-HOUSE AND PROPRIETARY SYSTEMS INHERITED AS A RESULT OF MERGERS OR ACQUISITIONS
- MANAGE SERVICE-LEVEL AGREEMENTS: UNDERSTAND AND ENSURE SERVICE LEVELS WITH SERVICE PROVIDERS AND INTERCHANGE PARTNERS, AND ELIMINATE THE FINANCIAL RISKS OF VIOLATION
- MINIMIZE RISK: TRUST A MATURE SOLUTION PROVEN OVER 10 YEARS WITH ALMOST 100 CUSTOMERS WORLDWIDE

ATM Response Time Troubleshooting											
Acquirer		Issuer		BIN		Transaction Code		Response Code		Messages	
Acqr	Resp	Issuer	Resp	BIN	Resp	Tran	Resp	Resp	Cnt	Mag	
0000	1.565722	0001	0.731014	456700	1.162100	10	1.313030	000	62	0210	49
0000		0009	2.442473	504642	1.356692	30	1.845922	050	1	0420	1
0000		0024	1.221301	412000	4.019501	20	0.911622	001	1		
0000		0024	0.994049	508150	9.049685	20	6.480487				
0000		0054	1.428743			81	0.176330				
0000		0080	0.947713								



Through detailed transaction analysis and intuitive displays, Prognosis Transaction Insight for BASE24 and BASE24-eps significantly enhances the ability to identify and address transaction problems, which ultimately improves customer service.

Prognosis delivers extensive business- and operational-level BASE24 and BASE24-eps transaction management for banks, credit card providers, processors, ATM ISOs and retailers.

Prognosis Transaction Insight for BASE24 and BASE24-eps helps the user to understand what's going on in their transaction environment, providing business intelligence and transaction statistics, including customer card usage and trends in merchant behavior.

Prognosis is flexible enough to meet specific business requirements and is designed to scale to manage large, high-volume, financial transaction environments.

OFFER CUSTOMER-CENTRIC, PROACTIVE SERVICE

Top-level dashboards together with automated, real-time exception alerts help to identify transaction problems, suspect transactions or other defined events when they occur.

Financial Institutions can then drill down to understand exactly which transactions are affected and how they are affected. This allows the user to uncover the root cause of problems, such as excessive denials, transaction failures, stand-ins or slow response times.

Prognosis dashboards provide analysis of transaction results by issuer, acquirer, retailer, transaction type, card base (BIN) and user-defined transaction sets. Prognosis also captures transaction results over time, so the user can replay historical information for effective, after-the-fact analysis.

UNDERSTANDING USAGE TRENDS

Complementing the real-time dashboards are insightful transaction reports containing information such as transactions per second, denial rates and response times. These reports also show stand-in transactions by issuer or interchange partner, reasons for reversals and response code analysis.

Historical reports offer insight into usage trends, providing intelligence on transaction rates, withdrawal amounts per ATM, card usage and badly performing card bases. Reports can also assist in identifying any underlying, latent issues that have the potential to impact cardholders and would otherwise go unnoticed.

Analyzing usage trends can also help financial institutions make vital business decisions, such as identifying the most and least profitable ATMs, assessing customer satisfaction with the ATM network or reporting on the uptake of new products and services.

Integrated Research, the company behind Prognosis, provides market-leading performance monitoring solutions for HP NonStop, payment networks, IP telephony environments and distributed systems.

Since its inception in 1988, Integrated Research has maintained its focus on providing best-in-class monitoring and management solutions.

Integrated Research is proud to be partnered with ACI Worldwide to deliver ACI Payment Service Management™ to the world's largest financial institutions, retailers and processors.

ACI and Integrated Research are united in creating valuable and highly-differentiated solutions that will benefit their customers worldwide.

TROUBLESHOOTING TRANSACTION PROBLEMS

Prognosis summarizes transaction data collected from multiple transaction sources, which can be “sliced and diced” for real-time analysis, and allows the user to identify and troubleshoot the root cause of problems in real time, even in large environments with high transaction throughput.

Prognosis then categorizes this data and displays it through user-defined dashboards. Thresholds can be applied to any of the data to generate alerts when exceptions occur.

Any data that is tracked in the transaction logs can be monitored by Prognosis and used for problem analysis. For example, view transaction results by card issuer, acquirer, processor, city, BIN, transaction type, retailer or any other criteria, and dynamically add fields and define metrics.

Financial institutions can then use this data to analyze:

- Transaction throughput
- Approved/denied rates
- Transaction timeouts
- Transaction response times
- Interchange response times
- Switch response times
- BINs with excessive denials
- Reason for denials (response codes)
- Stand-in transaction monitoring
- Transaction volume against response times
- Transactions per second (TPS)
- Refunds per store/terminal
- Gift card transactions/mobile top-ups

The Prognosis collection method is exceptionally efficient using very little CPU and negligible disk I/O.

Prognosis turns the desktop into a real-time dashboard that gives a snapshot of the current health of the entire switch environment, and alerts the user the instant something goes wrong.

Prognosis then arms the user with the necessary information to understand the cause of the problem and advise colleagues and interchange partners.

Support staff can view transaction results by acquirer, processor, city, BIN, transaction type, retailer or any other data field captured in the transaction logs.

If the required data is not displayed, staff can add new fields and metrics dynamically to identify the subset of affected transactions quickly.

Prognosis automatically captures the details of problem or suspicious transactions. Customer service staff can then automatically retrieve these transaction details and respond quickly to individual cardholder queries.

This allows the financial institutions to offer unprecedented levels of service across all transaction channels and ensure customer satisfaction.

ENHANCED SYSTEM CORRELATION

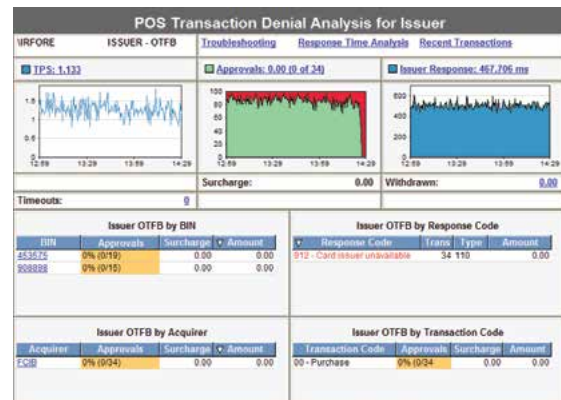
Prognosis Transaction Insight is at its most effective when complemented by other Payment Service Management solutions.

Using Prognosis Transaction Insight in conjunction with Prognosis Foundation for BASE24 and BASE24-eps on HP NonStop or UNIX allows the user to monitor and correlate underlying system performance with payments switch throughput, and better understand the performance and capacity of the entire transaction environment.

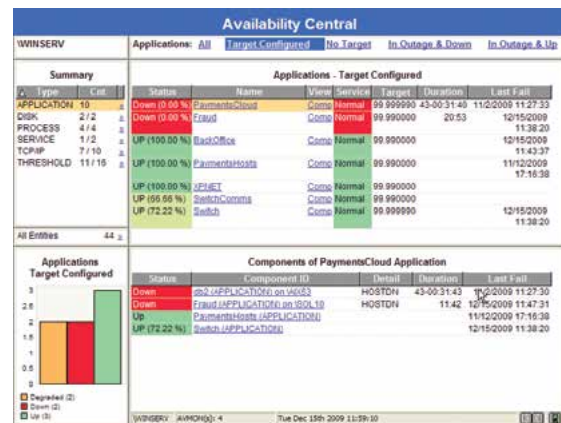
EXECUTIVE DASHBOARDS



TROUBLESHOOTING



EXTREME CUSTOMER SERVICE



EFFICIENT MANAGEMENT OF MULTIPLE PLATFORMS

Prognosis provides insight for businesses who have inconsistent visibility into a diverse mix of financial application and platforms. This eliminates the need to use multiple management tools or to develop and maintain expensive in-house monitoring solutions.

Financial institutions can integrate the management of legacy applications inherited through merger or acquisition. Monitoring for additional applications and platforms, or new system requirements for existing platforms, can be added to Prognosis quickly and at low cost.

TECHNOLOGY MIGRATION SUPPORT FOR BASE24-eps®

If your organization is transitioning to BASE24-eps, Prognosis continues to provide a single management view of the financial transaction environment.

Prognosis seamlessly integrates transaction data collected from the systems and applications the user is moving from and to.

This gives the organization consistent visibility, troubleshooting and root-cause analysis capabilities throughout the entire technology transition.

ACI PAYMENT SERVICE MANAGEMENT™ POWERED BY PROGNOSIS

Payment Service Management powered by Prognosis is a full suite of payment management solutions for BASE24 and BASE24-eps, any underlying infrastructure and supported ATM and POS devices.

Prognosis Transaction Insight works best when combined with Prognosis Foundation for BASE24 and BASE24-eps, for full system-to-application correlation.

For a full suite overview and news, please visit www.prognosis.com/aci



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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. You can also find us on Twitter @ACI_Worldwide.

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