

BENEFITS AT A GLANCE

- Position your business to innovate at the speed of market change
- Simplify your payment systems to drive efficiencies and improve customer experience
- Minimize fraud loss and improve future risk strategy with real-time analytics
- Speed time to market for new payments innovation with open platform technology, configurable features and cloud-based deployment options
- Innovate new payment services that meet rapidly changing customer demands
- Quickly access international markets with cross-border payment processing through an extensive worldwide network
- Reduce operational costs by leveraging enterprise Linux/x86
- Reduce product development and maintenance costs by outsourcing to a proven payments solution
- Protect your business and customers through integrated, sophisticated fraud detection, prevention and transaction monitoring solutions

END-TO-END PAYMENT AND FRAUD SOLUTIONS FOR PAYMENT INTERMEDIARIES

Payment intermediaries, including traditional processors, payment service providers and new FinTech entrants are in a race to win market share and stay ahead of global competition. Faced with growing cross-border transactions and alternative payment methods, the requirements to effectively compete are increasingly complex as real-time payments become a reality around the world.

Industry participants must keep pace with evolving technology and customer demand, while tightly managing heightened fraud risk and balancing their systems' operational costs and scalability.



PAYMENT
INTERMEDIARIES
REQUIRE SIMPLE,
EFFICIENT
SOLUTIONS TO
EVOLVE WITH
MARKET CHANGE
AND DISTINGUISH
THEIR BUSINESS
FROM THE
COMPETITION.

ACI delivers next-generation payment systems with solutions that drive rapid innovation and intelligent fraud prevention, while enabling customers to maintain the best of their existing infrastructure. Payment providers leverage our any-to-any enterprise payments approach for global eCommerce solutions and real-time payments. ACI Universal Payments™ technology is flexible and easily configurable to help customers differentiate their products and services and efficiently drive business growth strategies.

INNOVATE FOR THE NEW DIGITAL PAYMENTS WORLD

ACI solutions position payment providers to efficiently capture the opportunities presented by the explosion of cross-border eCommerce. With access to more than 300 alternative payment methods in 160 countries, our payments gateway helps facilitate seamless global commerce in an any-to-any environment. An innovative open platform enables rapid merchant onboarding and simplifies the development of new payment applications so that customers can address market demands as quickly as they arise.

ADVANCED FRAUD PREVENTION STRATEGY AND INTELLIGENCE

Today's increased speed of commerce and choice of payment methods within and across borders increase the risk of fraud. ACI offers an enterprise fraud approach addressing all processing points in real time with sophisticated solutions for card-present and card-not-present environments. Best-in-class analytics, profiling and scoring methods enable continual evaluation of critical data to further prevent losses and refine risk strategy. Leveraging a global database of the most up-to-date financial crime trends and teams of specialists, ACI gives customers an edge in their fight against fraud.

SIMPLIFY RETAIL PAYMENTS PROCESSING

Processors are faced more and more with cost challenges from siloed systems and customization projects as they strive to keep pace with customer demands. A fragmented approach to delivering new services creates inconsistencies across channels and hinders future innovation initiatives. ACI streamlines all retail payment types to enable processors to drive efficiencies and improve margins. The Linux/x86



platform dramatically reduces transaction processing costs, and with cloud-based deployment options, ACI assures the rapid speed to market that's required to remain competitive.

EMBRACE IMMEDIATE PAYMENTS AND FUTURE PAYMENT DISRUPTIONS

Immediate payments make funds instantaneously available to the payee party of a money transfer. This payments method is addressing customer expectations and changing the way money moves around the world. Competitive payment providers are acting now in order to capitalize on the opportunities for new market share and prepare for volume growth.

ACI's proven solution provides a completely secure environment in which customers can quickly address immediate payments requirements while also laying the foundation to meet future disruption and regulation, such as blockchain, open APIs and PSD2. This approach enables flexibility to address new opportunities and positions payment players ahead of future competitive threats.

ACI Worldwide, the Universal Payments (UP) company, powers electronic payments for more than 5,100 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 or through ACI's private cloud, we provide real-time, immediate payments capabilities and enable the industry's most complete omni-channel payments experience.

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