

FEATURES AT A GLANCE

- Derive the full value of SWIFT gpi data without re-engineering your back office
- Proactively push payments status data to online banking and customer-facing applications
- Minimize integration effort with your current payments engine
- API-based for ease of integration and exposure of data
- Near-real-time, comprehensive data access for an end-to-end transaction view
- Reduce customer investigations and improve CX

EASILY BECOME A FULL SWIFT gpi MEMBER

ACI[®]'S SWIFT gpi DATA SERVICE SOLUTION

ACI[®]'s SWIFT gpi Data Service solution enables you to leverage more of the SWIFT gpi rich data to improve customer experience for cross-border payment services.

- **Proactive:** All gpi transaction fees, FX rates, deadlines, participant information, and remittance and confirmation data are fully available to customer channels via APIs for mobile and online banking for proactive updates
- **Transparent:** End-to-end tracking and transaction data is stored in accessible databases to automate customer interactions and minimize investigative efforts
- **Comprehensive:** Direct connection into the SWIFT central database to monitor inbound and outbound gpi transactions
- **Efficient:** Full participant view to monitor downstream and correspondent banks' performance and costs, improve channel efficiency and customer satisfaction, as well as optimize service against competitor benchmarks
- **Accessible:** Immediate data access via APIs to pull data relating to all your transactions simultaneously, for delivery to your applications to avoid individual queries per transaction

PROVIDE CUSTOMERS WITH A BETTER EXPERIENCE FOR CROSS-BORDER PAYMENTS WHILE DRASTICALLY REDUCING YOUR COSTS.



THE NEXT EVOLUTION OF CROSS-BORDER PAYMENTS

SWIFT gpi is well established as the new benchmark for faster cross-border payments, but the next step participating banks must take is to drive further value from their investment. Effectively leveraging the richer data of SWIFT gpi messages will enable banks to reduce costs while improving the customer experience and differentiating against competitors to gain market share.

Enabling the flow of transaction data from the SWIFT data tracker into enterprise systems via APIs can reduce investigative efforts associated with payments by as much as 50%¹ through improved data visibility; proactively providing payment statuses with the Unique End-to-End Transaction Reference (UETR), and details of lifting charges and FX rates to customers through online banking and mobile channels, enables an end-to-end transaction data view.

MAXIMIZE YOUR gpi INVESTMENT

ACI's SWIFT gpi Data Service greatly enhances the value of your gpi service, without re-engineering your payments engine. You can improve your customer service for cross-border payments and differentiate your SWIFT gpi service from competitors with this API-based solution; push and pull transaction data from the SWIFT data tracker database, and provide APIs and data delivery services to other applications within your bank, including customer facing applications to create certainty and transparency in your cross-border services.

GAIN CROSS-BORDER SPEED, TRANSPARENCY

ACI's SWIFT gpi Data Service is available as a stand-alone solution that drives additional value from your existing SWIFT gpi investment:

- **Core protection:** ACI SWIFT gpi Data Service requires minimal integration with your payments engine and processes gpi transactions outside your payments engine to reduce the workload. It lifts available transaction information on bookings and fees from outside the engine to reduce overhead, rationalize the data pushed to customers and protect your core business.
- **Enterprise view:** SWIFT gpi Data Service creates direct access to the SWIFT gpi data tracker central database to pull and push all data related to inbound and outbound gpi transactions, and links all charges and statuses of every message, including confirmation data, payment status, and FX and fee information, for an end-to-end view.



- **Streamlined operations:** You can push transaction data from the SWIFT data tracker to your own systems to make transaction information automatically available in your customer service portals via APIs. This eliminates manual interventions and reduces customer investigations by up to 50%¹. Extract information from your own payments systems to rationalize the data you push and pull from the SWIFT data tracker.
- **Time to market:** ACI SWIFT gpi Data Service is a complete, highly configurable gpi solution to support the need of the bank to capitalize on the full benefits of gpi with minimal integration effort. Gain returns beyond compliance and be quick to market with differentiating services.
- **SWIFT Certified:** ACI is the only certified vendor of SWIFT gpi solutions. Be secure in the knowledge that you have an established and trusted SWIFT partner for your gpi needs.

DIFFERENTIATE ON CUSTOMER EXPERIENCE

ACI's SWIFT gpi Data Service solution enables you to differentiate on more than the speed of your cross-border payments. As the international transfers market grows and new players enter, you need to quickly capitalize on the benefits of full gpi membership to differentiate on your customer experience. ACI SWIFT gpi Data Service supports you in achieving speed to market, with minimal impact on your payments engine, to get ahead of the competitive curve.

¹ SWIFT Global Payments Innovation, SWIFT, August 2018

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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