

FEATURES AT A GLANCE

AGILE

- Built from the ground-up to support real-time payments across multiple payment schemes
- Jumpstarts new product/service innovation while preserving legacy investments

FLEXIBLE

- Supports multiple message types (ISO 20022, ISO 8583, XML, IFX, etc.), channels, payment networks, currencies and more
- Reduces redundancies by consolidating silos while establishing consistent processing and customer experience

SIMPLE

- Offers standard GUI tools for intuitive configuration and management; no hard coding required
- Enables rules-based definition of logic and orchestration steps to more easily manage decisions around payment types as well as customer requirements and service-level agreements

REAL-TIME PROCESSING FOR THE REAL WORLD

ACI UNIVERSAL PAYMENTS[®] FOR A REAL-TIME HUB

ACI Universal Payments[®] for a real-time hub is a modern, flexible solution that enables you to deliver consistent, scalable, real-time banking services across a variety of payment types, channels, networks and currencies. It lets you:

- **Accelerate innovation** by streamlining the move to the new, real-time, revenue-generating payment services customers demand, while preserving legacy infrastructure investments
- **Improve customer experience** by standardizing payment and business processes, regardless of payment type, customer segment, channel or settlement mechanism



ACCELERATE THE MOVE TO REAL-TIME, REVENUE-GENERATING PAYMENT SERVICES CUSTOMERS DEMAND, WHILE PRESERVING INVESTMENTS AND REDUCING RISK.

- **Reduce costs** by taking a phased modernization approach that minimizes both risk and the need for duplicate infrastructure, development effort and testing

REAL WORLD REQUIRES REAL TIME

In today's always-on world, real-time processing is the expectation. Consumers and businesses transact anytime, anywhere in the world using any device and — and they expect better transparency and access to funds. Financial institutions like you are striving to support complex, ever-changing customer demands, while complying with evolving regulatory mandates, preserving legacy investments and keeping costs in line. Unfortunately, most quickly find their batch- and file-based payment hubs are putting them at a significant competitive disadvantage.

GENERATE REAL-TIME REVENUES

Universal Payments for a real-time hub is designed specifically to meet this challenge. It provides the centralized platform and real-time visibility you need to:

- Support ever-changing, real-time customer requirements
- Optimize business processes across all payment types, customer segments, channels and settlement mechanisms
- Preserve legacy infrastructure investments while generating new revenues

Whether the payment is a low-value, real-time, domestic payment or a high-value, cross-border payment, the applied processes are similar and the customer experience is consistent. ACI's real-time hub ensures all data — from mobile phone notifications/alerts to real-time account balances or immediate ERP system updates — reaches the right endpoint at the right time to be useful and actionable, and to drive revenue opportunities.

DON'T CODE — ORCHESTRATE!

The Universal Payments hub offers unprecedented agility and flexibility to quickly address new payment schemes and rules, without the need for costly developer expertise or resources.

- Business analysts can make most enhancements on their own, using configuration and orchestration rather than hard coding, saving costly time and resources.

- Out-of-the-box business services offer payments processing logic that automatically maps data (transformation) and manages communications to the destination system, significantly reducing time to market.
- Built-in testing tools reduce test cycles.

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 and cloud-based solutions, we deliver real-time, any-to-any payment capabilities and enable the industry's most complete omni-channel payments experience.

LEARN MORE

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MODERNIZE AND REDUCE RISK

While ACI's hub is built to support real time first and is based on a real-time messaging structure, it is also designed to interact with batch- and file-based solutions, enabling you to modernize your approach to payments at your own pace. It provides:

- **Buffering for traditional processing.** For example, ACI's hub can provide stand-in authorization for systems that can't support real-time functions such as 24x7x365 balance retrieval.
- **An integration layer to support processing steps that rely on batch systems** and insulates them from changes, reducing unnecessary development and risk.
- **A phased approach.** While modernizing the entire payments ecosystem is the ultimate goal, ACI's hub lets you start small, addressing a single new immediate payments scheme or channel solution, for example, while leveraging the capabilities of existing legacy systems. Its standards-based APIs also make it easier to update legacy capabilities, providing more granular control over risks and costs.

ACI's proven approach ensures you can make the most of your technology investments today, while fostering the real-time innovation required to put you squarely on the path to the payments world of the future.

