

## FEATURES AT A GLANCE

### FAST

- Speeds access to U.K. Faster Payments using an FPSL-accredited aggregator solution
- Streamlines onboarding via pre-configured processing options
- Accelerates end-to-end testing for faster service rollout

### FLEXIBLE

- Enables service enhancements using ACI's configurable design
- Supports standard message formats including ISO 8583, ISO 20022 and SWIFT MT 103
- Handles multiple payment types and provides inbound/outbound payments validation

### RELIABLE

- Simplifies the move to Faster Payments with a cloud-based service leveraging ACI connectivity and payments expertise
- Offers real-time processing with proven 24x7x365 uptime and reliability
- Monitors liquidity and provides automated alerts

# THE U.K. NEW ACCESS MODEL, A PAYMENTS REVOLUTION

## BRINGING IMMEDIATE PAYMENTS TO ALL

ACI's Aggregator Service for U.K. Faster Payments is a cloud-based aggregator solution designed to ease your move to real-time payments. It:

- **Lowers transaction costs** via the aggregator model's economies of scale
- **Speeds product rollout** with proven, pre-configured connectivity and service options
- **Simplifies U.K. scheme integration** via a cloud-based, FPSL-certified solution by ACI in a 24x7x365 state-of-the-art processing environment



ACI PROVIDES THE  
CONNECTIVITY,  
FEATURE SET,  
COMPLIANCE,  
RELIABILITY AND  
COST-EFFICIENCIES  
YOU NEED TO  
SUCCEED IN THE  
WORLD OF FASTER  
PAYMENTS.

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## FASTER PAYMENTS FOR EVERYONE

The U.K. Faster Payments scheme offers new business opportunities across the payments ecosystem:

- Finance customers can be funded more quickly.
- Retailers can purchase stock just in time, instead of holding extra, costly inventory.
- Insurance companies can make emergency payments instantly.
- Payment service providers can package new services that reduce costs and improve customer service.

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## JUMPSTART THE MOVE TO REAL-TIME

Connecting to the U.K. scheme requires expertise. That is where ACI's Aggregator Service for U.K. Faster Payments can help you.

As a cloud-based service, it is designed to both jumpstart and simplify your move to faster payments. It leverages ACI's unprecedented real-time payments expertise to provide the connectivity, feature set, compliance and reliability your customers want, along with the simplicity and cost-efficiencies you need to succeed in the world of faster payments.

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## OFFER NEW SERVICES, SIMPLIFY INTEGRATION

With ACI as your U.K. Faster Payments partner, you know you have the support and expertise you need to be successful every step of the way. ACI's U.K. Faster Payments Aggregator Service offers:

- **Direct, fully compliant access to the U.K. Faster Payments scheme**, plus introductions to ensure you receive requisite access to a Bank of England settlement account
- **Pre-configured service options** enabling you to quickly roll out and establish a full slate of real-time processing capabilities
- **Accelerated testing** to ensure you quickly and efficiently meet the U.K. scheme's required end-to-end testing
- **Multiple message options**, including ISO 8583, ISO 20022 and SWIFT MT 103
- **Economies of scale** through an efficient aggregator model
- **Fully redundant and compliant processing** via ACI's modern, state-of-the-art 24x7x365 processing environment

ACI's U.K. Faster Payments Aggregator Service enables you to quickly address new markets and opportunities while exceeding customer expectations — all with a proven, resilient, compliant solution.

## REAL-TIME EXPERTISE FOR REAL-TIME SUCCESS

ACI has been helping organizations process U.K. Faster Payments since its inception in 2008, and our solution forms part of the central infrastructure. In fact, we currently provide faster payments solutions to more than 60% of the U.K. direct members, while over 4,600 organizations worldwide rely on ACI as a trusted outsource partner. ACI's cloud-based solutions deliver the flexible resources you need to ensure your U.K. Faster Payments-based services are always available, reliable and cost-effective.

ACI serves on the ISO 20022 Real-Time Payments Group, the Euro Banking Association (EBA) Instant Payments Forum, the European Payments Council Scheme Technical Forum (ESTF), and payments and security task forces for the U.S. Federal Reserve faster payments initiative.

ACI has the proven technology, capabilities and expertise to ensure your move to U.K. Faster Payments is streamlined, managing the lowest risk possible and successful.

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.

### LEARN MORE



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AFL6304 06-17

