

## FEATURES AT A GLANCE

- Supports any channel: ATM, POS, self-service terminals, internet, kiosks, call centers and mobile devices
- Supports all card types — credit, debit, prepaid, gift — in EMV, contactless and magnetic stripe formats
- Caters to a wide range of transactions with flexibility to extend to new services and products
- Certified as PA-DSS compliant
- Delivers the needs of processors for multi-institution processing
- Advanced transaction support including foreign exchange dispensing, dynamic currency conversion and prepaid top-up
- Innovative card management functionality supporting the entire lifecycle of the card
- Compliance with card scheme mandates is maintained as part of the standard support service
- Sophisticated operational tools allowing centralized control with proactive real-time monitoring and alert management
- Modular architecture allowing the fast rollout of new features and functions
- Active:active high availability prevents unscheduled outages and allows scheduled maintenance to be performed without downtime

# POSTILION<sup>®</sup> FOR BANKS AND PROCESSORS

Postilion<sup>®</sup> is a fully integrated suite of products for financial institutions and processors for acquiring, routing and authorizing payments as well as managing the card issuance and merchant acquiring side of the business.

Using open systems technology, Postilion supports the full range of card products — credit, debit and prepaid — as well as transactions across all channels from ATM and POS to eCommerce and mobile.



## MEET CURRENT AND FUTURE NEEDS

As countries make the transition from cash to electronic methods of payment, banks and processors in those countries require a solution that can be cost effectively deployed to meet their needs. Flexibility is the key element that is required by these banks and processors. While ATMs are a traditional service required in cities, mobile payment services are often more appropriate in rural areas. Similarly debit cards are typically the first product offered, but prepaid and credit cards may be more relevant for some consumers. Postilion gives banks and processors the opportunity

to choose what services and products to offer now without limiting possibilities in the future through its integrated suite of components.

ACI's expertise in delivering payment systems to companies around the world is recognized through its strong customer base, partnership with key players and involvement in industry developments such as standards development. With a complete range of service and support, customers can be confident of a timely implementation and access to experts to provide ongoing support.



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## MULTI-CHANNEL, MULTI-CURRENCY, MULTI-INSTITUTION SOLUTION

Wherever consumer transactions originate — mobile, internet, ATM, POS, branch — Postilion can process them providing a single hub for all payments, removing the complexity and risk of channel-based systems. Postilion handles currency conversions, including support for dynamic currency conversion, and can operate in a multi-institution environment providing segmented services for each entity.

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## FULL RANGE OF DEVICE SUPPORT

Postilion supports a wide range of ATM types and models giving flexibility in choice of ATMs to use and allowing for a mixed ATM estate. Similarly, a wide range of POS message protocols are supported giving exceptional flexibility. The product support program ensures maintenance with the various ATM and POS protocols so that the latest technology is available for customers to use.

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## AUTHORIZATION FLEXIBILITY

Postilion offers velocity, balance and full stand-in authorization services configured on an account or card profile level, helping ensure high continuity and customer service. The system can also submit transactions to a fraud detection engine, such as ACI Proactive Risk Manager™, for further protection against loss.

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## COMPLETE CARD LIFECYCLE MANAGEMENT

The complete cycle of card management including production, activation, redemption and reporting is supported, including specialist functions such as bulk issuance, breakage and float management. Postilion can manage

debit, credit, prepaid and gift cards, whether magnetic stripe, EMV or contactless, along with eVouchers and tokens.

POSTILION® GIVES BANKS AND PROCESSORS THE OPPORTUNITY TO CHOOSE WHAT SERVICES AND PRODUCTS TO OFFER NOW WITHOUT LIMITING POSSIBILITIES IN THE FUTURE VIA ITS INTEGRATED SUITE OF COMPONENTS.

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## PRE-CERTIFIED INTERFACES

Off-the-shelf support is available for a wide range of connections to national, regional and international scheme networks and host systems, reducing the time for systems integration. As part of the product support program, the network interfaces are kept up-to-date with scheme mandates.

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## SECURE CRYPTOGRAPHIC PROCESSING

Support for secure PIN generation, PIN verification, EMV processing, 3DES and lifecycle management is provided with interfaces to the leading brands of hardware security modules.

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## NEW FUNCTIONS OR SERVICES

The flexible underlying product architecture allows new payment functions or services to easily be added to the system. The flexibility covers areas such as payment instruments, transaction types, channels and host connections. And a wide range of off-the-shelf interfaces to national, regional and international scheme networks is also available, allowing the extension of services with a new card brand or into a new country. Recent advanced transactions supported include foreign currency dispensing, prepaid top-up, wire transfers and ticket sales. Where specific needs are not met by configuration options or off-the-shelf components, the Software Development Kit allows for the rapid customization of the system to introduce new features.

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## OPERATIONAL TOOLS

Centralized, proactive and real-time monitoring of the service, including devices such as ATMs and network connections, means improved control, reduced administration and higher service quality. This is complemented by automated end-of-day business processing and extensive reporting tools to reduce the need for operational intervention.

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## EXTENSIVE BACK-OFFICE AND MANAGEMENT REPORTING

Automated reconciliation, funds settlement and billing are complemented by easy-to-build custom reports to support decision making. A sophisticated exception-handling module reduces the cost of processing disputes.

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## HIGH AVAILABILITY

Computer systems are ever more resilient, but Postilion provides high-availability options using dual site, including an active:active option for ultimate high availability. Customers can make unplanned downtime a thing of the past with the additional benefit of deploying new software versions without taking the system out of service.

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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 [@ACI\\_WORLDWIDE](https://twitter.com/ACI_WORLDWIDE)

Americas +1 402 390 7600  
Asia Pacific +65 6334 4843  
Europe, Middle East, Africa +44 (0) 1923 816393

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