



**DELIVERS CONTROL,
CHOICE & FLEXIBILITY**



PRODUCT SPOTLIGHT

TAKE MARKET SHARE FROM THE COMPETITION AND CREATE NEW REVENUE WITH ACI UNIVERSAL ONLINE BANKER™

Online banking users' expectations are rising rapidly as the everyday online experience evolves. End users are expecting easy-to-use, intuitive, highly functional and individually tailored offerings from their banks that will allow them to control their experience (how, when and where they interact).

HOW TO TAKE ADVANTAGE OF MARKET DISRUPTION

Banking executives spend an increasingly disproportionate amount of budgets focused on regulation and compliance, at the expense of innovation and revenue growth. According to Celent, it is estimated that 77% of the investment in IT goes to maintenance (Celent IT Spending 2013). The 'must-have' list has outweighed the 'nice-to-have' list for too long now and there is no end in sight. Financial institutions need a proven approach to address the regulatory climate while continuing to

offer competitive, innovative services to win new customers.

Financial institutions need flexibility to drive these new products and services while maintaining superior service-level standards. At the same time, resiliency, efficiency, performance, quality and scalability are of utmost importance. Yet, the complex environments currently maintained by financial institutions are strained to the breaking point.

ACI Universal Online Banker™ is powered by rich and flexible integration with financial institutions' systems and operations. By leveraging ACI's Universal Payments™ approach to deliver integration between feature-rich channel solutions and the payments and banking systems they interact with, financial institutions can get new products to market faster

LEVERAGING ACI'S UNIVERSAL PAYMENTS, ACI UNIVERSAL ONLINE BANKER OFFERS THE FLEXIBILITY, CONFIGURABILITY AND CONTROL THAT FINANCIAL INSTITUTIONS REQUIRE, AS WELL AS THE SELF-SERVICE FUNCTIONALITY, SECURITY AND USABILITY THAT FINANCIAL INSTITUTION CUSTOMERS EXPECT.

while increasing their data transparency across multiple channels.

In the face of this accelerating change, ACI delivers innovative capabilities built on nearly 40 years of financial technology experience that enable financial institutions to differentiate themselves, grow revenues and control costs. Universal Online Banker leveraging ACI's Universal Payments offers optimized solutions to deliver our financial institution customers:

- Faster and lower-cost implementation
- Reduced maintenance costs
- Accelerated net new revenue (payment and banking services)

HOW?

ACI's Universal Online Banker has the breadth of features and depth of configurability that allow financial institutions to support the varying needs and expectations of a wide range of customer segments from small business to middle market to large corporate customers. Segmented customer product packages can grow revenues simply by leveraging the class of service functionality within the platform.

Financial institutions must differentiate their internet offerings by delivering solutions that provide customers with flexibility, visibility and convenience. Financial institutions must offer solutions each of their customer segments demands. Managing, deploying and customizing an online banking service tailored to meet market segment demands has many banks struggling to

control escalating costs. ACI clients are gaining new customers, cross-selling new services and serving the distinct needs of their customers at a lower cost with the help of Universal Online Banker.

Universal Online Banker is a single platform developed to offer leading-edge features and functionality. It offers the flexibility, configurability and control that financial institutions require, as well as the self-service functionality, security and usability that financial institution customers expect. Leveraging ACI's Universal Payments, Universal Online Banker reduces the complexity of systems integration tasks and frees up resources to offer new products and services.

ACI's Universal Online Banker allows the bank to focus on what they do best — bank their customers — and ACI helps them leapfrog the development stages.

WHAT NEXT?

For further details about Universal Online Banker, please [click here](#).



REVOLUTIONIZES PAYMENTS

ACI Worldwide, the Universal Payments company, powers electronic payments and banking for more than 5,000 financial institutions, retailers, billers and processors around the world. ACI software processes \$13 trillion in payments and securities transactions for more than 250 of the leading global retailers, and 21 of the world's 25 largest banks. Universal Payments —  — is ACI's strategy to deliver the industry's broadest, most unified end-to-end enterprise payment solutions. Through our comprehensive suite of software products and hosted services, we deliver solutions for payments processing; card and merchant management; online banking; mobile, branch and voice banking; fraud detection; trade finance; and electronic bill presentment and payment. To learn more about ACI, please visit www.aciworldwide.com. You can also find us on Twitter @ACI_Worldwide.

www.aciworldwide.com

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

© Copyright ACI Worldwide, Inc. 2014
ACI, ACI Payment Systems, the ACI logo, ACI Universal Payments, UP, the UP logo and all ACI product names are trademarks or registered trademarks of ACI Worldwide, Inc., or one of its subsidiaries, in the United States, other countries or both. Other parties' trademarks referenced are the property of their respective owners.

ASP5473 08-14