

THE EXECUTIVE GUIDE TO TRANSACTION BANKING



 Transaction Banking is an end-to-end platform offering digital banking for treasury management functions, as well as complete international and domestic payments processing and financial messaging. It is protected by robust enterprise fraud-, AML- and sanctions-filtering capabilities.

MARKET CHALLENGES

Corporate customers seek more real-time information to better manage their cash position and liquidity, as well as to gain access to capital. They want banking services that meet their needs in the easiest way possible. Their bank is expected to provide services that help them run their business more effectively.

Corporate customers also expect the same information to be available in whatever mechanism they choose to consume it, be that via a mobile device or a PC. They seek better integration with ERP systems to improve automation and to access enhanced information.

 Transaction Banking is proven in the industry, deployed by a blue-chip customer base and recognized by industry analysts as a leading solution. It allows financial institutions to segment according to customer needs and provide unique solutions to corporate clients and correspondent banks.

BENEFITS

WIN CUSTOMERS

Offer segmented solutions specific to customer needs

ENABLE CHANNEL CONSISTENCY

Offer a comprehensive view of critical information

COMPREHENSIVE VIEW

Consolidate treasury functions, including supply chain finance

REDUCE RISK

Provide comprehensive fraud, AML and sanctions detection across all processing steps and payment types



PROVEN TECHNICAL CAPABILITIES

 Transaction Banking offers a platform to support all digital corporate banking customers, as well as a single solution for ACH, RTGS and SWIFT processing. It is proven for scalability, reliability and security.

TECHNOLOGY OWNER CHALLENGES

IT owners in financial institutions have suffered from a lack of investment, yet they are increasingly challenged by business owners to build features quickly, lower transaction costs and reduce risk.

A disproportionate amount of IT budget is spent on maintaining existing systems rather than investing in new capabilities.

The infrastructure that has developed over time is strained, yet it offers highly sophisticated functionality accumulated over many years.

 Transaction Banking allows financial institutions to rationalize solutions and focus on offering superior product and services capabilities. It encompasses a robust fraud, AML and sanctions capability that spans all processing.

ACI maintains a history of superior resilience and compliance management. At the same time, the solution offers IT organizations the flexibility to quickly update and modify solutions to meet new demands.

BENEFITS

LOWER OPERATING COSTS

Consolidate payment engines and rationalize enterprise services

IMPROVE SPEED TO MARKET

Reduce development cycles by taking advantage of templates and SOA-based technologies

MAINTAIN COMPLIANCE

Reduce the total cost of ongoing compliance with simplified integration tools



USE CASES

- Rationalize processing platforms
A global financial institution streamlines processing of Target2, German DTA, EBA/Step1, EBA/Euro1, SEPA, Intra-bank and Correspondent SWIFT payments.
- Cohesive cash and trade finance solution
A regional Asian institution offers a consolidated cash management and trade platform.
- Enterprise fraud detection for digital banking
U.S. institutions proactively monitor wire and ACH origination in the ACI hosted environment.