

FEATURES AT A GLANCE

- Connects to TARGET Instant Payment Settlement (TIPS) for pan-European instant payments with minimal cost, disruption and time to market
- Supports all mandatory TIPS requirements and easily builds out additional use cases
- Aligns with your strategic plans and expands to meet all real-time demands
- Simplifies implementation with pre-configured packages for the fastest time to market
- Prepares your business for growth as volumes and demand increase

ACI®'S TIPS LITE GATEWAY FROM UP® IMMEDIATE PAYMENTS™

Banks in Europe are aware of the need to rapidly launch TIPS services, but need to enter the market with minimal disruption to their existing business; a low-cost, fixed-scope solution is needed, with the ability to scale functionally as well as handle increasing transaction volumes.



PLANNING FOR THE SHORT AND LONG TERM

Banks are prioritizing budget and resource needs to meet ever-evolving regulations, customer demands and competitive pressures. A crucial priority against these various business needs is to accelerate speed to market as real-time payments are increasingly the customer expectation. The challenge for banks is to achieve this with minimal cost and disruption, supported by a strategic plan to scale to new volumes and use cases as they evolve.

ACCELERATE YOUR REAL-TIME JOURNEY

ACI®'s TIPS Lite gateway enables banks to rapidly offer pan-European instant payments service thanks to its targeted functions and implementation footprint, designed specifically for TIPS. Instant payments is a strategic priority and banks must allocate resources pragmatically to avoid reengineering their payment engines to meet a single use case. ACI's TIPS Lite gateway combines complete functionality for your current TIPS needs, with the ability to easily expand to additional capabilities for instant payments or any payments type in the future. Scale up from TIPS Lite gateway to UP® Immediate Payments™ to expand to new domestic and global real-time schemes, and leverage API manager capabilities to develop value-added overlay services that easily integrate with your payments ecosystem. Grow at your own pace, as transaction volumes and customer needs dictate.

BE QUICK TO
MARKET WITH
PAN-EUROPEAN
INSTANT
PAYMENTS — A
FUTURE-PROOFED
SCALABLE
SOLUTION

ACI'S TIPS LITE GATEWAY

ACI's TIPS Lite gateway is a targeted deployment of the market-leading instant payments solution, UP Immediate Payments, designed specifically for the TIPS pan-European scheme.

- **DESIGNED FOR TIPS:** Complete functionality to meet all mandatory requirements for TIPS, including interface to TIPS scheme and processing for all inbound and outbound messages
- **LITE-WEIGHT IMPLEMENTATION:** Simplified integration with a single point of entry into your existing environment
- **RAPID DEPLOYMENT:** Pre-configured implementation services packages to ensure fast time to market and reduced project costs with support through the ECB certification process
- **PATHWAY TO FULL FUNCTIONALITY:** Easily upgrade at a later date to take advantage of business intelligence, exception handling, liquidity management, authorization services, settlement and reconciliation, currency services and more, as part of a full UP Immediate Payments deployment
- **FUTURE-PROOFED:** Simple pathways to expand your TIPS Lite gateway offering to include comprehensive gateways for both domestic and cross-border, real-time schemes for high- and low-value payments with UP Real-Time Payments™ solution, including: EBA CLEARING RT1, U.K. Faster Payments, (SEPA) instant credit transfer (SCT Inst), Equens, STET and other non-Euro-based schemes in development, such as Hungary, Slovakia and Romania.



PARTNER WITH THE REAL-TIME EXPERTS

UP Immediate Payments solution features low latency for transactions, enabling a bank to support the strictest of service-level agreements required to process a real-time payment. UP Immediate Payments also expands to local, regional and global schemes, and is already live across the world. ACI Worldwide® is a demonstrated global instant payments expert, with a tailored or pre-packaged solution to meet your current and future real-time payments needs.

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

 WWW.ACIWORLDWIDE.COM

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

 CONTACT@ACIWORLDWIDE.COM

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

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