

FEATURES AT A GLANCE

END-TO-END VISIBILITY AND SECURITY



- Fosters complete visibility across your immediate payments operations via a full-featured dashboard and real-time report search
- Presents the right data, the right way, at the right time via a full slate of business intelligence reports and customizable widgets
- Prevents fraud with proactive security monitoring and alerts

GRANULAR CONTROL



- Offers absolute control over immediate payments exceptions including manual approvals, batch management, repair payments and cancellations
- Protects settlement position at all times through liquidity visibility and control with automatic throttle
- Provides process control rules and settings for cut-offs, fees and charges, payment processing prioritization and FX tiers

UP® IMMEDIATE PAYMENTS™: BUSINESS OPERATIONS SERVICES

An extension of ACI's UP® Immediate Payments™ solution, our business operations services seamlessly manage your enterprise-wide, real-time needs.

- **Simplify liquidity management:** View the immediate payments clearing system balance for one or multiple schemes, throttle payments and adjust transactions when threshold limits are reached
- **Gain strategic insight:** Easily search for payments and create reports tailored to your organization's unique immediate payments operations, channels or customers to surface new opportunities
- **Deliver a consistent, superior customer experience:** Deal with exceptions quickly and efficiently and protect against real-time transactions fraud threats, ensuring customers always receive the highest level of service



GAIN REAL-TIME INSIGHT WHILE RETAINING FULL CONTROL OVER CUSTOMER-CRITICAL OPERATIONS SUCH AS LIQUIDITY MANAGEMENT, FRAUD PROTECTION AND MORE.



THE IMMEDIATE PAYMENTS CHALLENGE

Financial institutions and PSPs like you increasingly leverage immediate payments to win new customers and better compete in today's sophisticated payments market. But while immediate payments can unlock new product revenue, they also introduce unique operational and system requirements. Not only must your existing processes be aligned with the nuances of real-time payments processing, but you must also continue to provide stellar customer support services such as fraud prevention, exceptions handling, liquidity management and business intelligence.

MANAGE REAL-TIME PAYMENTS IN REAL TIME

It's a tall order, but UP Immediate Payments: Business Operations Services are designed to deliver. They enable you to not only gain deep insight into your real-time operations across your organization, but also to retain full control over customer-critical operations such as liquidity management, exceptions and more — and all at a speed that an immediate payment requires.

GAIN END-TO-END VISIBILITY

ACI's business intelligence service lets you easily search for payments and create reports tailored to your organization's unique immediate payments operations. The range of capabilities:

- Provide valuable insights to better tailor offers and create enhanced services
- Eliminate the need for complex and timely manual processes
- Enable users to perform real-time searches, quickly drill down and view individual payments, and schedule future deliveries for their preferred reports

DELIVER OPTIMAL CUSTOMER SERVICE

UP Immediate Payments: Business Operations Services ensures your customers always receive optimal, streamlined service via efficient:

- **Exceptions handling:** When immediate payments are unattended, sent in batches or require manual handling before clearing, ACI provides the services to efficiently manage batches, manual approvals, repairs and cancellation.
- **Liquidity management:** You must accurately monitor your liquidity position at all times and maintain the ability to make changes as needed. This service enables you to view the immediate payments clearing system balance for multiple schemes, throttle payments to control their position and adjust transactions on the fly when threshold limits are reached. It provides for multiple participants, sets of limits and balance alerts within unique schemes, and lets you tailor liquidity groups.
- **Security and fraud protection:** Since new payment schemes present new risk, you must be prepared to protect real-time transactions from day one. ACI's real-time fraud services enable you to monitor, protect and respond to risk at the speed of the payment, even alongside exceptions handling.

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.

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