

## FEATURES AT A GLANCE

Manage your open banking ecosystem securely and flexibly with API manager's six services.

### ENABLE AND CONTROL WHO HAS ACCESS TO ACCOUNT DATA

- Customer authentication (AUTHN)

### MANAGE PERSONALIZED ACCESS CONTROLS AND LIMITS CREATED BY CUSTOMERS

- Access controls and limits (AUTHZ)

### ENSURE COMPLIANCE WITH GOVERNMENT RESTRICTIONS

- Sensitive data management

### PROTECT YOUR CLIENTS DATA AND IDENTITY

- eCredential management (OAUTH TOKEN)

### MANAGE AND MONETIZE NEW, OPEN SERVICES

- Logs, reports and notifications

### IMPLEMENT, ANALYZE AND LEVERAGE GRANULAR CONTROL TO DEVELOP NEW VALUE PROPOSITIONS

- TPP dashboard and management console

# DRIVE NEW REVENUES IN OPEN BANKING WITH MINIMAL RISK

## UP<sup>®</sup> FRAMEWORK<sup>™</sup> WITH API MANAGER CAPABILITIES

Customer expectations, competitive pressures and regulatory demands are combining to provide a catalyst for open banking. To take advantage of the opportunities for growth, banks need a cohesive Open API strategy that looks beyond immediate connectivity; a solution that protects their core business, supports the exposure of new services via Open APIs and positions them for business growth.



PROTECT EXISTING  
BUSINESS, GROW  
REVENUES IN  
THE SHORT TERM  
AND LAY THE  
FOUNDATION TO  
MEET THE EVOLVING  
NEEDS OF THE  
NEW PAYMENTS  
ECOSYSTEM.

## THE CHALLENGE FOR BANKS: MANAGE, CONNECT, SIMPLIFY

**Manage** the exposure of services and the influx of transactions via Open APIs to limit the impact on existing business, protect the core and release capacity for innovation.

**Connect** securely to the new payments ecosystem, without limitations on internal infrastructure, and create a holistic view of customers and business to create opportunities for new services and revenue streams.

**Simplify** the customer experience, digital transformation strategy, and the launch of new products and services with an intelligent integration and orchestration layer across payments and the business.

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## AUGMENT YOUR EXISTING INVESTMENT

ACI's UP® Framework™ with API manager capabilities is built on the principles of manage, connect and simplify to meet the needs of your business.

The API manager works within the UP Framework to isolate your back-end systems while enabling new services to be exposed from them via Open APIs. In this way you can maximize the new opportunities for growth and protect your existing infrastructure investments and core business.

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## ORCHESTRATION AND INTEGRATION

ACI has combined its strength and heritage in delivering a mission-critical, real-time payments infrastructure, with the market-leading orchestration and integration capabilities built into the API manager capabilities for UP Framework to deliver a unique isolation layer.

The API manager's intelligent orchestration capabilities ensure a layer protects your traditional processes from the unpredictability of open banking: new TPPs accessing account data, new payments types and new services.

To enable a holistic view of your business and customers, UP Framework's design extends the orchestration layer across your end-to-end payments' ecosystem. To both protect and grow your business, UP Framework includes pre-integration with all major API gateways, payment schemes (including real-time schemes) and existing ACI solutions, as well as capabilities to easily integrate with your core banking and back-office solutions.

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## UNIVERSAL CONNECTIVITY

Gain connectivity to integrate globally with services and endpoints through the standards-based API management solution built on modern technology and designed for payments.

Increase agility, scalability and capacity with deployment options tailored to your needs, in the cloud or on premise. Enable your new agile business model with technology that can deploy innovation to keep pace with the market and new regulations.

Rapidly expose new services, with minimal risk and disruption to your existing business, through configuration to be first to market with innovative new solutions. Build upon the initial package provided, that covers access to account, balance inquiry, initiate payment and payment confirmation, and layer on your own API-enabled services.

You achieve universal connectivity to future-proof your business for new payment types.



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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