

## BENEFITS AT A GLANCE

### FAST

- Speeds access to schemes with pre-packaged solutions
- Streamlines onboarding via pre-configured processing options
- Accelerates time to market for new, competitive, real-time services

### SIMPLE

- Provides continual compliance monitoring and updates
- Addresses ongoing scheme changes with dedicated IT teams
- Minimizes changes to existing infrastructure

### COST-EFFICIENT

- Reduces infrastructure and IT investment
- Lowers cost of scheme connectivity with a shared-access approach
- Lowers transaction costs with economies of scale

# UP<sup>®</sup> IMMEDIATE PAYMENTS<sup>™</sup> IN THE CLOUD

ACI's cloud service for UP<sup>®</sup> Immediate Payments<sup>™</sup> is designed to ease your move to instant payments. ACI enables institutions and PSPs to more quickly go to market with faster payments innovations and effortlessly manage participation in any real-time network across the globe. Pre-packaged solutions are available for EBA RT1, The Clearing House (TCH) Real-time Payment System, Zelle and U.K. Faster Payments.

- Lowers transaction costs via economies of scale in multi-tenant model
- Speeds product rollout with tested, pre-packaged solutions
- Simplifies scheme maintenance and regulatory compliance
- Increases security and assurance with ACI's 24x7x365 state-of-the-art data centers



MANAGE  
UNCERTAIN  
VOLUME  
PROJECTIONS  
AND THE COST  
OF REAL-TIME  
OPERATIONS  
WITH ACI'S CLOUD  
SERVICES FOR THE  
PAN-EUROPEAN,  
U.K. AND U.S.  
SCHEMES

## JUMPSTART YOUR MOVE TO REAL-TIME

ACI's UP Immediate Payments is a tried and tested solution that empowers financial institutions and PSPs to offer real-time services to customers in record time. Natively designed to meet the full scope of processing and business requirements of real-time payments, cloud offerings are provided to expedite connectivity to EBA RT1, TCH Real-Time Payments System or Zelle. You have the flexibility to pursue an incremental, paced approach to real-time modernization on a predictable budget.

- Expand your global business at a pace you choose and streamline multi-scheme management
- Respond to emerging market demands such as proxy databases and open APIs
- Rapidly offer value-added, real-time services that drive new revenue streams
- Leverage richer data through modern messaging standards including ISO 20022
- Rely on redundant and compliant processing via ACI's private cloud environment
- Private, state-of-the-art data centers around the world

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## WHY ACI'S REAL-TIME CLOUD SERVICE

You are up against time as you consider your strategic approach to the new and uncharted territories of immediate payments in the U.S. and EU regions. Competitive payment players must carefully determine how to adapt their environment to successfully manage the complexities and nuances of this new payment type. Initial on-premise implementations can require more time and resources than you have available.

ACI's cloud service makes competing for the new revenue and innovation opportunities that immediate payments presents simpler, while keeping real-time operations cost, risk and uncertainty in check.

ACI'S CLOUD SOLUTION DELIVERS FLEXIBLE RESOURCES TO ENSURE YOUR INSTANT PAYMENTS SERVICES ARE ALWAYS AVAILABLE, RELIABLE AND COST-EFFECTIVE.

## PRE-PACKAGED AND PRE-TESTED FOR MULTI-SCHEMES

ACI provides a cost-efficient means for every provider to win on the immediate payments playing field through its multi-tenant service model. Often, smaller banks and credit unions with fewer resources do not have the IT or administrative resources to manage the complexities of participating in real-time payments. In addition, institutions with lower transaction volumes may foresee ROI risk. ACI's cloud offering for UP Immediate Payments enables institutions of all sizes to access EBA RT1, TCH Real-Time Payments System, Zelle or U.K. Faster Payments at a lower investment by sharing infrastructure costs with multiple ACI customers. You can reserve space for your unique volume peak periods.

## ENHANCED SECURITY AND FRAUD PROTECTION

ACI's private data centers are fully audited, compliant and certified. State-of-the-art hardware, software, physical and logical security controls and in-house risk management experts work to protect you and your customers from fraud and improper access 24x7x365. UP Immediate Payments solution further manages risk across a financial institution's business lines and customer accounts with the power of predictive analytics and expertly defined rules for fast, accurate and flexible response to the evolving and complex fraud environment associated with real-time payments.

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## REAL-TIME EXPERTISE FOR REAL-TIME SUCCESS

ACI Worldwide is helping define and drive immediate payments schemes around the world. UP Immediate Payments makes up a part of the U.K. Faster Payments infrastructure and supports more than half of the U.K. direct members. In addition, the solution is used by an unmatched customer base of institutions and PSPs to access Singapore FAST and the upcoming U.S., Australia and pan-Europe schemes. ACI partners with VocaLink and its experts serve in standard working groups around the world, including ISO 20022 Real-Time Payments Group, Euro Banking Association Instant Payments Forum and European Payments Council Scheme Technical Forum, as well as payments and security task forces for the U.S. Federal Reserve faster payments initiative.

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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