

FEATURES AT A GLANCE

FAST

- Enables multiple real-time payment schemes on a single platform
- Accelerates connection to multiple central infrastructures using pre-configured network packages
- Speeds rollout and eases management via a cloud-based deployment model

FLEXIBLE

- Offers a proven, configurable approach to package customer offerings
- Eases compliance through continual monitoring and updates as regulatory requirements change

COST-EFFECTIVE

- Lowers transaction processing costs via standard Linux/x86 platforms
- Protects investments, enabling integration and reuse of systems already in place

UP[®] IMMEDIATE PAYMENTS[™] SOLUTION REAL-TIME PAYMENTS

The UP[®] Immediate Payments[™] solution provides a complete range of capabilities that are easily tailored to different customer segments and deployed by financial institutions and payment service providers.

The solution is:

- **Full-featured**, providing connectivity, processing, origination, clearing and fraud detection across multiple real-time schemes, all on a single platform
- **Flexible**, enabling you to support emerging initiatives such as proxy databases and open APIs



NEW PAYMENTS BRING NEW OPPORTUNITIES, CHALLENGES

The payments ecosystem is changing. New competitors, payment types, channels and devices are continually disrupting the market — and immediate payments is no different.

While U.K. Faster Payments, Singapore FAST and other live schemes have already proven the case for new product revenue and new transaction volume stemming from immediate payments, real-time schemes also present challenges in terms of heightened operating costs, fraud risk, regulatory demand and multi-network complexities.

UP[®] IMMEDIATE
PAYMENTS[™]
SOLUTION
ADDRESSES REAL-
TIME PAYMENTS
TODAY, WHILE
MODERNIZING
YOUR FOUNDATION
TO SUPPORT NEW
INNOVATIONS IN
THE FUTURE.

GAIN A COMPETITIVE EDGE TODAY — AND TOMORROW

The UP Immediate Payments solution is designed to meet these challenges. Its flexible, proven architecture enables you to roll out immediate payments today, while modernizing your foundation to support new transformative payment schemes and innovations in the future. And it does it all while preserving your current investments in legacy infrastructure and placing you squarely ahead of the competition.

INNOVATE WHILE REDUCING RISKS, COSTS

ACI's UP Immediate Payments solution ensures your move to immediate payments is accelerated while minimizing implementation risk. It enables you to:

- **Quickly innovate and iterate services** with pre-configured payment components and business workflow tools that let you more easily roll out and customize new real-time services. Using enhanced remittance data, new payment types and confirmation offerings such as mobile banking, budgeting tools and alerting services can be enhanced.
- **Preserve infrastructure investments** with translation tools and models that facilitate reuse of interfaces, authorization rules and fee processing, plus the ability to map and process any message format, including ISO 20022, ISO 8583, XML and more.
- **Reduce risk** with integrated real-time fraud monitoring and detection that uses expert rules, state-of-the-art neural network technologies and behavior-based analytics to immediately detect and stop fraud in the real-time processing environment.
- **Lower total cost of ownership** by speeding time to market and reducing management costs via its cloud-based deployment model, Linux/x86 support, and its continual compliance monitoring and updating.
- **Build a foundation for the future** with additional business operations capabilities for exceptions handling, liquidity management, customer service and business intelligence.

The UP Immediate Payments solution delivers true real-time payments success across your entire organization.

GAIN A TRUE PARTNER WITH PROVEN EXPERTISE

ACI provides solutions to more than half of the U.K. direct members for U.K. Faster Payments processing. Our native real-time solution and proven track record of processing real-time payments in a reliable, scalable manner can help ease your transition to modern, global, standards-based immediate payments — even as these standards continue to emerge and change.

Because the UP Immediate Payments solution is built to complement your existing infrastructure, it enables you to preserve legacy investments, lower costs and reduce management overhead — all while creating the compelling value-added services your customers want, no matter when, where or how they want them.

As the market evolves, the ACI Universal Payments™ approach to real-time, any-to-any payments ensures your organization is always ready to successfully seize the next new market-changing payments opportunity.

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

© Copyright ACI Worldwide, Inc. 2017
ACI, ACI Worldwide, ACI Payment Systems, the ACI logo, ACI Universal Payments, UP, the UP logo, ReD, PAY.ON and all ACI product names are trademarks or registered trademarks of ACI Worldwide, Inc., or one of its subsidiaries, in the United States, other countries or both. Other parties' trademarks referenced are the property of their respective owners.

AFL6284 06-17

