

FEATURES AT A GLANCE

- Major types of real-time payments offered in a single, universal solution
 - Domestic and cross-border RTGS support, including SWIFT gpi
 - Immediate payments gateways to all major schemes
- Intelligent routing of transactions depending on policy and opportunity
- Powerful tools to accelerate integration and onboarding
- Cloud delivery capabilities
- Modern, cost-effective and scalable technology running on Linux
- Service packs delivering additional services such as business intelligence, liquidity management and exceptions
- Pre-integrated value add-on modules, such as risk management and payments initiation

UNIVERSAL CONNECTIVITY WITH FLEXIBLE DEPLOYMENT

UP[®] REAL-TIME PAYMENTS[™] SOLUTION

ACI's UP[®] Real-Time Payments[™] solution is a brand new way to address your real-time payments business, by offering you the ability to serve both your corporate (RTGS) and retail customers' needs with a single, universal solution.

Forget the complexity of integrating multiple immediate payments schemes, transform the risk of cannibalization to your traditional payments into a new opportunity, and feel free to make a strategic or tactical move when addressing new market opportunities.



SUPPORTS
CUSTOMER
EXPECTATIONS
OF REAL-TIME,
ANYWHERE
PAYMENTS WITH
ONE UNIVERSAL
PAYMENTS
SOLUTION.

IT'S A REAL-TIME WORLD

In today's New Payments Ecosystem, you face unprecedented levels of competition and market pressures to remain relevant and provide value to your customers.

Major challenges include changing customer expectations for an immediate payment experience; competitive pressure from FinTechs; an ever-increasing number of new domestic and global electronic payment initiatives; new ways to process RTGS transactions; and all this in a very highly regulated environment, which demands absolute security and very tight risk management.

SOLVE IT WITH ONE SOLUTION

ACI's UP Real-Time Payments solution supports both your corporates and consumers in an integrated solution allowing for an enterprise-wide approach to real-time payments: it provides you with all the necessary connections to domestic and global immediate payments gateways, as well as RTGS modules, in a single, universal solution.

It offers an improved visibility and management of liquidity, which minimizes cost and risk thanks to an intelligent routing of transactions, depending on business or policy.

It enables new real-time services to be quickly and easily launched, with options to deploy fully on premise, in the cloud or via a hybrid model.

CONNECT, MANAGE AND LAUNCH NEW SERVICES

When working with ACI's UP Real-Time Payments solution, you will be able to:

- **Consolidate** all your payments into one comprehensive and integrated solution, gaining an enterprise-wide viewpoint for your payments business
- **Improve** visibility of liquidity to lower costs
- **Optimize** your profitability by routing payment transactions as your business policies determine
- **Orchestrate** your payment workflows for maximum efficiency and reduced risk
- **Choose** the way you deliver your services to your customers: on premise, cloud or hybrid

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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- **Expand** your real-time services to both consumers and corporates domestically and internationally with minimal effort
- **Create** transparency for you and your customers to deliver certainty and additional value
- **Trust** in the business intelligence and data to make critical business decisions to minimize your fraud
- **Automate** and reduce exception management
- **Incorporate** your existing infrastructure and integrate with the new world of real-time payments rapidly and efficiently
- **Enhance** your customers' experience with tailored offerings to meet their unique demands
- **Balance** your transaction capacity needs across one financial model, providing flexibility for rapid and unpredictable volume growth

DRIVE REAL-TIME GROWTH WITH CERTAINTY

ACI's solutions are known to be scalable, reliable and proven, with support for all modern standards and schemes around the world. Having more than 40 years' experience in payments, delivering retail authorizations, switch and RTGS solutions, and with more than eight years supporting immediate payments schemes worldwide, ACI's software has always been designed and built to be real-time. Today, we put all our experience and expertise into a single solution by utilizing the power of both our ACI Money Transfer System™ and UP Immediate Payments™ solution, which will enable you to compete effectively and drive new business, both locally and globally, with an improved customer experience.

