

YOU MUST KEEP
PACE WITH
INNOVATION AND
CHANGE FROM
TRADITIONAL AND
EMERGING PLAYERS
IN ORDER TO
REMAIN RELEVANT
AND COMPETITIVE.

TRANSFORMING YOUR PAYMENT ENVIRONMENTS

There is no denying the world of payments has changed, forever. Unpredictability, growth and volatility is the new normal. Payments have become an integral part of everyday life, where consumers and corporates expect an always-on, seamless payments experience.

Your challenge is how you stay relevant and central to the new payments ecosystem. You must balance the migration from current to modern systems while maintaining security and trust, and offer innovative services to your customers.



WHAT ARE THE DRIVERS FOR PAYMENTS TRANSFORMATION?

Payments have fundamentally changed and are causing a scramble for position to determine the new set of payment winners and losers. Some of the key drivers include the:

- Dominant power of consumers and merchants in the new payments ecosystem
- Prevalence of smartphones and mobile-first customer preference
- New global entrants are changing the competitive landscape
- Relentless pace of technological advances in artificial intelligence and machine learning
- Pervasive intervention of regulators



WHAT ARE THE KEY BENEFITS?

- Increase customer loyalty by providing payments choice, control and consistency across all channels
- Reduce the effective cost per transaction by moving to commodity hardware, including Linux/x86, on premise or in a cloud-based model
- Drive additional revenue by rapidly delivering innovative products that meet customer demands while staying ahead of competitors
- Consolidate and lower costs by removing redundant operating expenses with the modern technology and efficient tools provided by the UP[®] Framework[™].
- Connect and orchestrate payments across your systems to provide an enterprise view of your business

UP[®] RETAIL PAYMENTS[™] SOLUTION

You recognize that change in payments is the only constant and that to stay relevant you must continue to transform. To effectively manage this transformation, ACI's UP Retail Payments[™] solution bridges the features and functionalities of your current system with next-generation technologies, ensuring you are able to continue business as usual while adding new services and innovating in a protected environment.

The power of the UP Retail Payments lies within the UP Framework, built on an open service-oriented architecture, delivering robust orchestration that enables:

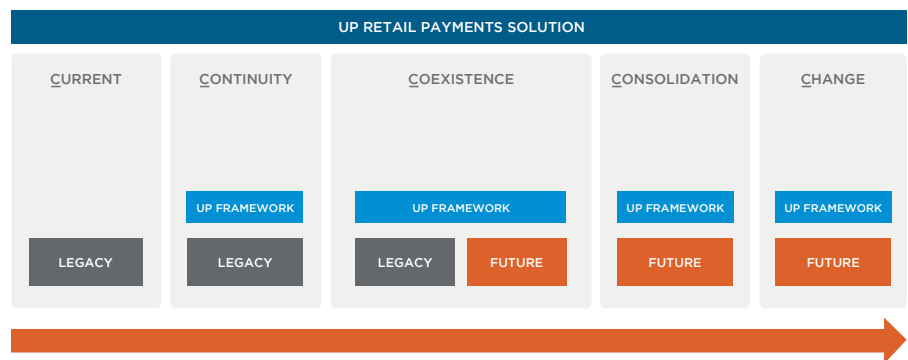
- Easy integration with multiple systems for an enterprise view of customers, accounts and transactions
- Driving additional revenue by rapidly delivering innovative products and services that meet market and customer demands while staying ahead of non-traditional competitors
- Support for non-card, card and alternative payments
- Securely exposing and managing payment services to third-party providers to create new customer offerings

THE FIVE Cs DETAIL THE ESSENTIAL PHASES NEEDED TO STRATEGICALLY MOVE TO AN ENTERPRISE PAYMENTS PLATFORM AT YOUR OWN PACE WITH LOWER COST.

A PATH TO THE FUTURE: NAVIGATING THE FIVE Cs

Transforming payment environments to next-generation technology should not be undertaken at the expense of your current business. To assist you in your journey, ACI has identified a practical path to the future called “Navigating the Five Cs.”

The path details the phases you can take to strategically move to an enterprise payments platform at your own pace with lower cost.



- 1. Current** describes the state where many financial institutions are today. Current payment environments have high-performing and reliable systems, however they were not designed to develop flexible, omni-channel solutions at the speed and expectations of today’s market demands.
- 2. Continuity** enables the staging of system conversions on your timeline to minimize disruption to day-to-day operations. This enables you to introduce new transactions and workflows, providing a consistent user experience across all channels.
- 3. Coexistence** unites current and next-generation technology under the UP Framework where it serves as the overarching integration and payments orchestration technology. UP Framework enables

the management and flow of transaction volume between systems based upon specific needs.

4. Consolidation provides strong economic benefits with a clear conversion path to move transactions to accept new, alternative and non-card payments with the option of moving to commodity hardware and modern programming languages including Linux/x86. UP Retail Payments solution delivers operating efficiency and increased scalability for greater economies of scale by handling higher transaction volumes on lower cost platforms, significantly reducing the cost per transaction.

5. Change enables you to run an enterprise payments platform, either on premise or in a cloud-based model, at the lowest total cost of ownership, with the power of the UP Framework and all its capabilities. You can bring innovative products to market faster, increase customer loyalty and gain a competitive advantage in a far more efficient and innovative payments environment.

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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 WWW.ACIWORLDWIDE.COM

 [@ACI_WORLDWIDE](https://twitter.com/ACI_WORLDWIDE)

Americas +1 402 390 7600
Asia Pacific +65 6334 4843
Europe, Middle East, Africa +44 (0) 1923 816393

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DELIVERING ON THE PATH TO THE FUTURE

The future of payments is real-time, open to all and unencumbered by channel and business silos. Historical inefficiencies are being driven out of the payments ecosystem, and innovation and change are fundamental necessities to increase customer retention, compete successfully and deliver shareholder value.

The UP Retail Payments solution delivers a strong technology story, but more importantly, it provides a strong business story in terms of risk and migration management, cost control and creating a culture of innovation.

The predictable payments market is gone forever. Financial institutions need flexible capabilities, speed to market and the right partner to compete against nimble, sophisticated start-ups that are reimagining ways to serve their customers' financial needs.

Delivering on the path to the future with the UP Retail Payments solution increases agility, lowers cost and drives innovation for business growth and successful execution today and in the future.

For more information on how the UP Retail Payments solution can help with your payments evolution, please visit:

www.aciworldwide.com/retailpaymentsolution

