

FEATURES AT A GLANCE

EXTEND PAYMENT CAPABILITIES

- Support credit, debit cards and non-card to meet consumer demand
- Exploit enhanced authorization rules to manage risk
- Access predefined payment APIs for improved time to market

UTILIZE MODERN TECHNOLOGY

- Configure new services for your customers
- Scale easily for increased transaction throughput
- Leverage commodity hardware and Linux for operational efficiency

PROMOTE FLEXIBILITY AND AGILITY

- Orchestrate disparate systems to gain enterprise insights
- Develop new services to expand your offerings
- Manage your API environment to simplify your connectivity

UP[®] RETAIL PAYMENTS[™] SOLUTION FOR BANKS AND PROCESSORS FOR POSTILION[®]

UP[®] Retail Payments[™] solution for Postilion[®] provides banks and processors a path for new payment types and adding capabilities for expansion. By including:

- Postilion for management of transactions from all acquisition channels
- UP Framework[™] as an orchestration and configuration capability to bridge current systems with new
- UP BASE24-eps[®] for sophisticated authorization management and handling of card and non-card payments, including credit cards

In addition, banks and processors can add ACI[®] Card and Merchant Management[™] to the solution to provide extended card product capabilities inclusive of credit, corporate and any other card programs. Utilizing the UP Retail Payments solution also provides the option to activate ACI's API manager capabilities and lays the groundwork for future integration with ACI's real-time, immediate payments capability.



PROVIDES A PATH
FOR EXPANSION
IN PAYMENT
TYPES, INCREASED
VOLUMES AND
IMPROVED
CAPABILITIES TO
MEET CUSTOMER
DEMAND



DIGITILIZATION OF PAYMENTS

In today's payments environment, consumers demand easier and more ways to pay with immediate results. Banks and processors need to quickly respond, improve revenues, drive operational efficiency and expand connectivity to play a part in the modern world of payments. All while ensuring the security and risk management of the payment.

UP[®] RETAIL PAYMENTS[™] SOLUTION FOR POSTILION[®]

ACI's solution offers banks and processors a path to modernize their payments infrastructure in a co-existence model to allow business as usual while launching new services.

Through configuration capabilities, new payment types, new interfaces and new authorization risk management, rules can be rapidly deployed to meet changing market needs. The robust retail payments solution ensures that increased volumes are easily handled whether card or non-card payments, all utilizing modern technology.

BUILD UPON YOUR EXISTING INVESTMENT

Meet the challenge of change with new services and payment types and extend your current solution with additional capability that you can add at your own pace for a modern payments business. Exploit pre-defined APIs and configuration capabilities to respond rapidly to changing market and customer demands to manage operational efficiencies and grow revenues.

PATH TO MODERN PAYMENTS

Accept all card types (credit and debit cards), increase your reach and offer improved services to your customers. Cater for non-card-based payments using personal identification methods, such as a mobile phone number or national identity number, to empower your customers to interact with you based on their preferences. Deliver a seamless omni-channel experience, all in real-time with digital-first design.

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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GLOBAL PAYMENTS CONNECTIVITY

Extend your reach to easily connect to new payment sources across your systems to transform your payments business. Implement orchestration across your payments solution for a streamlined operation and ensure an enterprise viewpoint. Utilize the expanded service enablement capability to create new business opportunities.

ACI's UP Retail Payments solution for Postilion equips banks and processors with all the capabilities needed to successfully navigate the new payments ecosystem, leveraging both current and new technology to deliver new services to customers.

