

FEATURES AT A GLANCE

SINGLE PLATFORM

- Support for a wide range of customer segments
- Customization and creation of different product packages to meet the needs of distinct markets
- Easily defined product functionality, security features, branding and pricing by customer type

CUSTOMER EXPERIENCE

- One of the newest and most intuitive user interfaces in digital banking for mobile, tablets and desktops
- Desirable user experience
- Robust alert and self-administration features with comprehensive help and online learning tools

INNOVATION ECOSYSTEM

- Delivers a platform-based approach via Open APIs
- Empowers innovation via collaboration with the service enablement of the entire suite functionality
- Creates new services both outside and within the financial institution's walls by taking integration points and exposing them for broader and potentially unknown use cases

ACI UNIVERSAL ONLINE BANKER™

Customers require sophisticated online banking tools that help them manage their cash flow, make payments and instantly assess the financial status of their businesses. Corporate customers require visibility into their total cash position and the ability to easily move funds to trading partners and employees around the world. Enable your bank to take market share from competitors with a robust offering to your small to large corporate banking clients. They will experience consistent interactions across all devices — mobile, tablets and desktops — with the power of personalization settings.



THE MARKET CHALLENGE

Your bank serves many masters. You need to compete for business market share with national and regional banks, as well as disruptors from the FinTech world. Servicing wide ranging business sizes from small startups to Fortune 500 companies with varying needs can make or break your wholesale banking portfolio. ACI Universal Online Banker™ enables you to outperform your competition and to successfully vie for cash management market share.

TRANSCEND THE
LANDSCAPE OF
SILO'D BUSINESS
BANKING
SOLUTIONS BY
OFFERING A
HOLISTIC DIGITAL
SOLUTION WITH
ACI UNIVERSAL
ONLINE BANKER™.

THE ACI SOLUTION

Universal Online Banker is the ideal digital banking platform that can offer you the right product packages for the businesses you serve. With our depth of product functionality, security features, branding and pricing by customer type, you can offer the same benefits that previously only large financial institutions were able to offer the business customer base.

THE ACI ADVANTAGE

Our flexible approach offers a wide range of functionality to satisfy the sophistication of large corporates and the mobility of small businesses with features such as complete transactional services to:

- Pay bills
- Initiate transfers
- Make domestic and international payments
- View real-time and historical account balances
- Create customized reports with comprehensive reporting features
- Utilize full check and file services capabilities
- View online statements

We provide ease of mind with industry-leading security options for multi-factor authentication support, which includes transaction monitoring and authorization, as well as challenge questions and tokens for login or transaction initiation. Positive pay and ACH authorization rules provide additional fraud control tools. Banking customers can initiate real-time security alerts to thwart and mitigate possible fraudulent activities, and provide visibility into online activities with approval options, payment limits, granular entitlements and activity reports for bank personnel and customers.

No matter what type of customer you have, an intuitive experience allows users to interact easily by accessing comprehensive help and online learning tools, enabling alerts and self-administration features with the latest user interface. Our ease of access for mobile, tablets and desktops allows users to manage their cash management position wherever and whenever they want.

Universal Online Banker is positioned to take advantage of the shift in market demand to deliver a platform-based approach via Open APIs. It also enables functionality that allows innovation via collaboration. With our API's, creating new services both outside and within your financial institution's walls is easy, by taking integration points and exposing them for broader use cases.

**“ WE NEED OUR BANKS TO STEP UP
THEIR INVESTMENTS IN THE RIGHT CASH
MANAGEMENT TOOLS.”**

Greenwich Associates
2016 U.S. Corporate Cash Management Research Program

Complementary products include: ACI Money Transfer System™ facilitating payments settlement and associated remittance information, and UP® Immediate Payments™, which enables banks to meet multiple real-time scheme requirements.

ACI aims to be a partner, working with you to deliver agile, innovative solutions and help streamline business processes. This helps streamline business processes, allowing for measurable cost savings and improvement in revenue. Our flexible approach to product definition with our brand new user interface empowers institutions with the agility to launch innovative products in a timely manner with little impact on IT.

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 and cloud-based solutions, we deliver real-time, any-to-any payment capabilities and enable the industry's most complete omni-channel payments experience.

LEARN MORE

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