

FEATURES AT A GLANCE

GLOBAL

- Processes domestic and international multi-bank/ multi-currency payments from a single cost-effective platform
- Interfaces to multiple clearing and settlement mechanisms, message types and payment types
- Supports centralized, decentralized or regionalized operations

FLEXIBLE

- Consolidates multiple payment operations, from high-care or low-value to credit, debit or cross-border
- Reduces risk through easy exchange of intra-day and end-of-day payments information with multiple bank systems
- Leverages industry standards such as IBM MQSeries, Oracle, Java, WebSphere and XML

RELIABLE

- Offers Remote Hot Standby™ module for immediate and total remote site data recovery
- Prevents fraud and improper access via secure auto testing, encryption, authentication, challenge/response technology and dual-custody database updates

EFFICIENT, RELIABLE, GLOBAL PAYMENT PROCESSING AND MESSAGING

ACI MONEY TRANSFER SYSTEM™

ACI Money Transfer System™ is a full-featured, 24x7, global payments solution that seamlessly handles virtually any processing requirement. It provides superior:

- **Flexibility**, acting as a processor for multiple payment types, an enterprise payments solution for internal and external message switching or as a payments hub
- **Integration** with all other bank systems and departments to provide comprehensive, reliable, secure payments transfer
- **Control** via continuous, straight-through processing (STP) and state-of-the-art error elimination and recovery, no matter the payment type or location



SUPPORT
VIRTUALLY ANY
PROCESSING
REQUIREMENT,
WHILE MEETING
STRICT STANDARDS
FOR COMPLIANCE,
UPTIME AND
RELIABILITY

CUSTOMER AND MARKET DEMANDS CONTINUE TO EVOLVE

Today's customers expect fast, accurate and continuous movement of funds, whether between local accounts, across the country or around the world, and they expect to view and manage every transaction in real time, across multiple currencies and geographies.

All financial institutions must not only deliver such seamless, innovative services, but also do so while reducing costs and satisfying ever-changing market, clearing and settlement mechanism (CSM), and regulatory requirements.

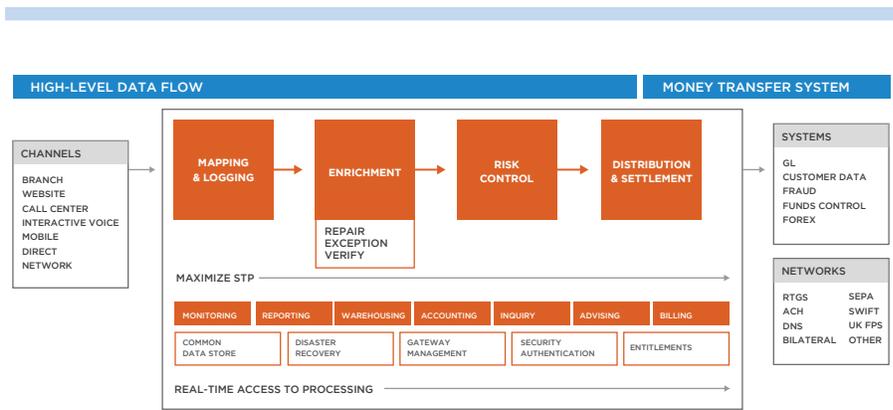
GAIN FAST, FLEXIBLE, RELIABLE FUNDS MANAGEMENT

Money Transfer System provides the functionality, flexibility and reliability you require to successfully deliver against all these expectations. Its single, easy-to-manage platform and set of flexible, independent business services can be orchestrated to handle any number of specific processing requirements — all while meeting strict standards for compliance, uptime and reliability.

REDUCE RISK VIA REAL-TIME VISIBILITY

Money Transfer System facilitates a wide range of intra-day information flows — no matter what the need. Its efficient web-based user interface and customizable workflows let you expand the use and reach of existing payments data across your enterprise to gain improved insight and efficiencies. For example, it lets you automate account number lookups and name/address retrieval from disparate customer information files, enabling incoming messages to be qualified and processed straight through. Its interactive links to cash management and other internal bank systems provide real-time visibility into confirmations and advices, enabling customers to manage transactions confidently and efficiently.

Money Transfer System lets you maximize utilization of available liquidity with minimal manual input, enabling you to move toward a highly automated process of liquidity allocation to manage most day-to-day routine payments traffic. It also continually updates liquidity positions with CSMs and central banks, providing a comprehensive view of your cash position, along with internal limits, to minimize risk and ensure clearing house caps — bilateral or systemic — are never exceeded.



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.

AFL6470 08-17

STREAMLINE OPERATIONS AND SAVE

Money Transfer System can be configured to support centralized, decentralized or regionalized operations while providing complete data integrity and detailed audit trails for every transfer. Its support for state-of-the-art security and multiple levels of recovery, including journaling and mirroring, ensures all transactions are handled safely and accurately.

With its single platform architecture and capacity to process multi-bank, multi-currency, high-volume payments across multiple message schemes and clearing houses, Money Transfer System helps you expand your payments franchise while keeping costs in check. It lets you deliver the rich, complex services your customers demand, quickly, efficiently and cost-effectively.

