

## FEATURES AT A GLANCE

- Proven solutions, ready now
- Simple, fast implementation
- On-boarding, assurance and certification support
- Preconfigured global scheme connections
- Expert advice from knowledgeable, independent payment specialists

# CONNECTING TO THE U.K. FASTER PAYMENTS SCHEME WITH ACI WORLDWIDE

With the introduction of the New Access Model, U.K. Faster Payments is opening up to new participants, enabling more banks, payments service providers (PSPs) and other new players to connect to the scheme. As demand for real-time payments increases, such a connection becomes critical — to protect and enhance your customer relationships, control costs and deliver innovative new services. The model gives organisations large and small a wider choice of processing options — either on premise or via a managed service provider.

Enabling you to take advantage of the latest technology, this access approach removes costly barriers to entry and fits with your infrastructure strategy. ACI Worldwide has been supporting the Faster Payments scheme since its launch in 2008, our solution is part of the central infrastructure and enables participants to process real-time payments. Take advantage of our experience and proven solutions to gain fast, secure and reliable access to Faster Payments through a range of processing options and value-added services.

## ON PREMISE OR MANAGED SERVICE

ACI offers a choice of comprehensive solutions to connect to the scheme and process immediate payments, enabling you to select the approach best suited to your organisation's needs, size and circumstances:

- **On premise**

ACI software is incorporated into your existing payments infrastructure

- **Single tenant managed service\***

A dedicated solution for your business, fully cloud-based, secure and supported 24/7

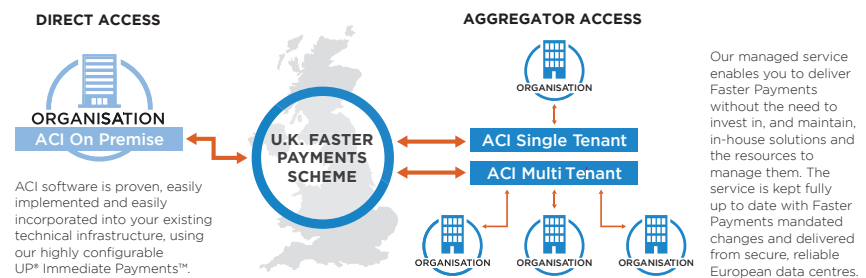
- **Multi-tenant managed service\***

Participation in a shared service, fully cloud-based, secure and supported 24/7

\* Referred to as the "Aggregator Services" in the New Access Model



## NEW ACCESS MODEL

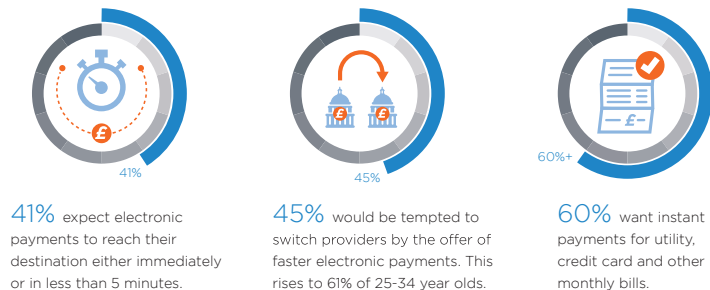


Our capabilities and resources grow as you grow, supporting your business as you introduce new service innovations to enhance your existing customer relationships, and attract new customers.

## GROWING DEMAND FOR SPEED

A recent YouGov survey of U.K. adults on behalf of ACI Worldwide demonstrates consumer demand for faster payments:

### FASTER PAYMENTS WILL DRIVE CONSUMERS TO SWITCH BANK ACCOUNTS



**Source:** All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2,074 adults. Fieldwork was undertaken between 12 - 15 June 2015. The survey was carried out online. The figures have been weighted and are representative of all U.K. adults (age 18+)

## BENEFITS OF ACI FASTER PAYMENTS SOLUTIONS UTILISING UP IMMEDIATE PAYMENTS

- Enable delivery of real-time payments, for competitive advantage and an improved customer experience
- Fast implementation via pre-configured templates for speed and certainty of time to market
- Simple, standards-based integration (e.g., ISO 20022 and ISO 8583)
- “Stand-in” services as standard, to ensure that you continue to receive payments at all times
- Continuous liquidity monitoring
- Reduce cost per transaction with a shared infrastructure
- Faster accreditation and reduced compliance costs
  - Our certified connection to the central infrastructure means quicker time to market for you.
- The freedom to innovate, making changes more quickly than is possible using many legacy solutions
- Access to a range of value-added services, delivered by a specialist payments company and including:
  - Real-time fraud management, AML and financial crime prevention
  - Real-time operations monitoring and alerting
  - Data warehouse services
  - Specialist payments consultancy services
  - 24/7/365 customer support
- The flexibility and independence to operate your Faster Payments service as you choose
- Option to expand to more payment types (CHAPS, BACS, SWIFT, SEPA) through a single payments provider
- The ability, through one platform, to link to European and global immediate payments schemes as these are developed

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## THE ACI ADVANTAGE

ACI has been supporting organisations to process U.K. Faster Payments for more than nine years, and our solutions form part of the central infrastructure. Our solutions are proven and ready now; we have a strong track record of timely implementations and continuous service delivery. We are global payment experts with experience working with regulatory bodies, clearing houses and banks around the world to implement immediate payments schemes. ACI Worldwide serves on the ISO 20022 Real-Time Payments Group, the Euro Banking Association (EBA) Instant Payments Forum, the European Payments Council Scheme Technical Forum (ESTF), and payments and security task forces for the U.S. Federal Reserve faster payments initiative. ACI chairs the International Payments Framework Association (IPFA) Rules Committee. We have a reputation for reliability — ACI solutions power electronic payments and banking for more than 5,100 banks, merchants, billers and processors around the world. Over 4,600 of these organisations

rely on ACI as a trusted outsource partner. We have customers today using our immediate payments solutions to access Singapore FAST, and the same solution is now being made available for the Australian New Payments Platform. We are also working closely with The Clearing House and The Federal Reserve Bank to enable our solution for the U.S. faster payments scheme. The exceptions and disputes management process is integral with other aspects of an overall payment operation and, thus, any dispute management system must integrate with other payment systems and customer service applications. Additionally, the system must leverage business applications commonly used by banks and processors.

ACI Worldwide, the Universal Payments (UP) company, powers electronic payments for more than 5,100 organisations 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 organisations utilise 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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