



# MAKING POSSIBILITIES HAPPEN

ONE SOLUTION FOR THE  
NEW PAYMENTS WORLD

A vibrant sunset over a body of water, with the sun low on the horizon, casting a golden glow across the sky and reflecting on the water's surface. The sky transitions from deep orange near the horizon to a soft purple at the top.

ANY PAYMENT,  
**EVERY POSSIBILITY.**<sup>TM</sup>

# For a Long Time, Your World Looked Like This

TRANSACTION



RETAIL



# Then Along Came Change


TRANSACTION




RETAIL



# Then Along Came Change...



Open APIs



Distributed Ledgers




Digitization



Internet of Things



eCommerce



Always On



Radical Transparency



A2A  
Real-Time



Analytics



Cloud

# Real-Time 2.0, a Force for More Disruption



**HIGHER RTP VALUE**  
Higher transaction limits



**NO BORDERS**  
Globality



**BLURRED LINES**  
Banking convergence



**WIDE OPEN**  
Open competition



**ALL ROADS LEAD  
TO THE CUSTOMER**

# Remain Fast and Agile



**Private  
Cloud**

**4,200+ CUSTOMERS USE ACI'S  
CLOUD-BASED SOLUTIONS**

Pre-Packaged for TCH, Zelle,  
others worldwide

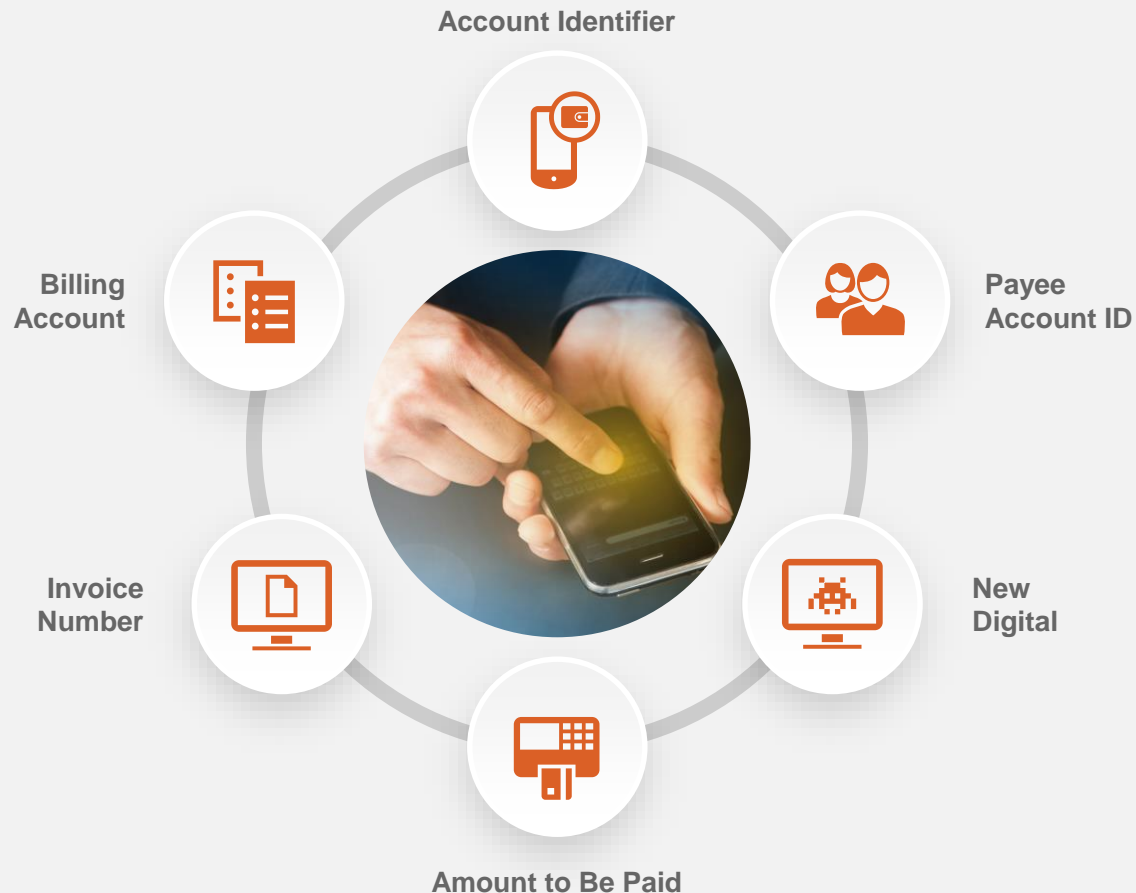


**Linux**

**AGILE INNOVATION  
AND OPERATIONS**

Reduce hardware and operations  
costs, today and tomorrow

# Be the First to Win Over Customers



## PRE-TESTED FOR REQUEST FOR PAY

- Pre-packaged, tested and proven for The Clearing House RTP, Zelle, and others worldwide

## CUSTOMER-CENTRIC INNOVATION

- Create customer-tailored rules and fees with configuration
- Speed time-to-market with testing services

# Transformational Bill Pay

*Streamlining the entire customer journey*



## Frank, Everyday Consumer

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Frank was notified by his healthcare professional that his bill is due via a mobile alert. With a few taps on his cell, he's resolved the situation.

## Janet, VP Accounts Receivable

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Janet in receivables can claim savings of 8% annually in her department with less time spent chasing late or bounced payments.





# Pave a Simpler Path to Whatever Comes Next



## INTEGRATE

Integrate existing hubs as just another channel/endpoint for payments



## CONNECT

Faster connectivity using SOA with web services



## READY FOR WHAT'S NEXT



**WHAT POSSIBILITIES  
WILL YOU MAKE REAL  
IN THE WORLD OF  
REAL-TIME?**

ANY PAYMENT,  
**EVERY POSSIBILITY.**<sup>TM</sup>