

## FEATURES AT A GLANCE

### FAST-MOVER READY ↔

- Supports The Clearing House and Zelle Network immediate payments schemes, set to launch in 2017
- Smooths the transition from batch-based processing to a modern, real-time environment

### FLEXIBLE ↻

- Provides real-time business intelligence and tracking, aligning current business operations with new immediate payments processes
- Ensures immediate payments services remain compliant, even as schemes evolve
- Scales to handle customer adoption
- Enables real-time operations across both the retail and commercial sides of the bank

### SECURE 🔒

- Mitigates risks through secure, real-time fraud monitoring
- Offers 99.999% availability via a 24x7, fault-tolerant processing environment

## JUMPSTART YOUR ACCESS TO REAL-TIME U.S. PAYMENT SCHEMES

ACI® Low Value Real-Time Payments™ is a full-featured, real-time payments solution designed to speed time to market, reduce implementation risk and lay the foundation for rapidly addressing demand for real-time digital banking.



- Built specifically for TCH and Zelle Network real-time payment systems, it supports the ability to offer innovative, real-time services your consumers and businesses demand
- Eases the shift to real-time payments with full-featured management capabilities, including stand-in processing, authorization, liquidity management, exceptions handling and data transformation
- Leverages ACI's unmatched real-time payments experience, including proven solutions for immediate payments schemes in the U.K., Singapore and Australia

ACI® LOW VALUE  
REAL-TIME  
PAYMENTS™  
SPEEDS TIME TO  
MARKET, REDUCES  
IMPLEMENTATION  
RISK AND LAYS THE  
FOUNDATION FOR  
REAL-TIME DIGITAL  
BANKING SERVICES.

## THE NEED FOR SPEED

Both consumers and businesses are developing greater expectations for instantaneous, constantly connected services, and banking is no exception. Across all customer segments, people are in search of the next fastest, easiest way to manage their transactions, including services that enable real-time transfers and balance alerts, last minute bill payments, just-in-time stock management and more.

While banks realize the critical need to deliver on these expectations, there are enterprise-wide considerations to manage the IT, business and operational impacts.

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## DELIVER ON THE FUTURE — TODAY

The ACI Low Value Real-Time Payments solution is designed specifically to ease your transition from traditional batch processing environments to an efficient, full-featured real-time payments infrastructure that readily supports the innovative products and services your customers demand today — and in the future.

Based on ACI's proven experience in supporting emerging real-time payments schemes across the globe, ACI Low Value Real-Time Payments for TCH and Zelle Networks enables you to move to real-time on your own timeline.

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## GAIN A COMPETITIVE, REAL-TIME EDGE

ACI Low Value Real-Time Payments helps you get a jumpstart on delivering profitable, cross-channel, real-time capabilities with pre-packaged cloud offerings for both TCH and Zelle Network. The solution offers:

- **Flexible product packaging options:** From consumer budgeting tools, funds alerts and mobile app features to business-centric payment confirmations and reporting features, ACI Low Value Real-Time Payments offers the flexibility to deliver the right real-time features to the right customers at the right time.
- **Global, multi-scheme connections made easy:** As with all new payment models and innovations, organizations require the ability to move at a pace consistent with their unique business strategy. ACI Low Value Real-Time Payments enables connectivity to any real-time payments scheme with a single deployment, either on premise or in the cloud, providing the flexibility for you to choose your strategic approach to a market on your own timeline.



WE ARE EXCITED TO HAVE ACI JOIN THOSE SUPPORTING OUR REAL-TIME INITIATIVE... MANY OF OUR MEMBERS AND CUSTOMERS RELY ON ACI SOLUTIONS.”

Steve Ledford, Senior Vice President, Products and Strategy  
The Clearing House

ACI Worldwide powers digital payments for more than 6,000 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 bill presentment and payment services. Through our comprehensive suite of software solutions delivered on customers' premises, through the public cloud or through ACI's private cloud, we provide real-time payment capabilities and enable the industry's most complete omni-channel payments experience.

**LEARN MORE**

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- **Real-time visibility:** ACI provides the capabilities to seamlessly manage real-time payments operations and simplify payments management. Our services help you gain actionable insights from real-time business intelligence reports and tracking, respond to the inevitable instances in which immediate payments fall into an exception path and provide better control for settlement positions with liquidity monitoring.

## REAL-TIME EXPERIENCE FOR THE REAL WORLD

ACI Worldwide is helping define and drive immediate payments schemes around the world. We provide Faster Payments processing solutions to over half of the U.K. direct members, in addition to supporting Singapore FAST and the upcoming New Payments Platform in Australia. Top ACI executives not only serve on the ISO 20022 Real-Time Payments Group and the payments and security task forces for the U.S. Federal Reserve faster payments initiative, but ACI also currently chairs The Rules Committee of the IPFA.

Our experts can help you determine the best path forward as you consider your approach to real-time payments. We have the real-world, real-time experience you need to ensure your move to real-time payments is a success.

[See why Jack Henry & Associates selected ACI Low Value Real-Time Payments to connect more than 10,000 financial institutions to The Clearing House and Zelle Network.](#)