

FEATURES AT A GLANCE

PRODUCTIVITY

- Offer value-added products and services to your customers
- Protect customers with real-time fraud monitoring and analytics
- Connect to one or more immediate payments networks

ACI REAL-TIME PAYMENTS SOLUTIONS

Immediate, real-time, faster, instant — all terms to describe the evolution in payment processing to move funds more quickly and make funds available to recipients immediately with instant confirmation to the sender. This model offers consumers and businesses an easy, cost-effective approach to make payments with the certainty expected in this instantaneous, real-time world in which we live. While each country or regional implementation may utilize a different approach, the fundamental result is the same. Yet the path to enable this functionality will be unique for each organization and will require collaboration across the enterprise.



ACI'S REAL-TIME PAYMENTS SOLUTIONS COMPREHENSIVELY ADDRESS THE RAPIDLY EVOLVING REAL-TIME PAYMENTS MARKETPLACE AND PROVIDE CAPABILITIES ACROSS THE PAYMENTS VALUE CHAIN SPANNING FROM ORIGINATION TO SETTLEMENT.



ACI's real-time payments solutions comprehensively address the rapidly evolving real-time payments marketplace. ACI provides capabilities across the payments value chain, spanning from origination to settlement. Offered as a cloud service or on premise, the solution enables you to access real-time networks and define compelling new products and services. The implementation helps you realize 24x7 processing with a systems integration approach designed to leverage the best of your existing infrastructure. ACI's cloud service offers a streamlined on-ramp to enable quicker time to market with less upfront capital expenditure.

ACI has successfully delivered real-time processing to the newest domestic and pan-European schemes including U.K. Faster Payments, Singapore's FAST network, the Australian New Payments Platform (NPP), and more recently, The Clearing House RTP and Early Warning Service's Zelle in the U.S., as well as EBA RT1 and ECB TIPS in Europe.

We are actively shaping the future direction of real-time payments with participation in real-time standards industry working groups and collaborative partnerships. ACI serves on the ISO 20022 Real-Time Payments Group, the EPC Scheme Technical Forum and the EBA Instant Payments Forum.

ACI's data centers in Europe and the U.S. offer alternative deployment solutions. Our multi-tenant cloud delivery model allows organizations like yours to accelerate their connection into real-time payment schemes.

DEFINE UNIQUE PRODUCTS AND SERVICES

Once real-time capability is available, the market winners will be defined by those who bring the most added value to customers. Financial institutions that focus on how this service can benefit their various customer segments will benefit the most from immediate payments. The ACI solutions enable the complete set of messages offered by the networks that address the needs of today's customers as well as new prospects that expect a real-time, digital experience in their bank's products.

CONNECT TO MULTIPLE COUNTRY/ REGIONAL SCHEMES OR CLOSED-LOOP NETWORKS

ACI's solutions are designed to address the unique requirements of individual country or regional schemes and proprietary, private networks with efficiency in deployment. You can streamline your infrastructure by connecting to one or more of the individual real-time payments schemes with a single deployment. Ongoing updates and compliance is managed as part of the solutions' offerings. This enables you to continue to assess market evolution and choose your strategic approach to a market on your own timeline while minimizing your implementation risk.

THE ACI ADVANTAGE

With a proven heritage of processing real-time payments in a reliable, scalable manner, ACI understands the complexity involved in the transition to modern immediate payments based on global, interoperable standards. Our solutions are built to complement your existing infrastructure while enabling a real-time, 24x7 processing environment that offers flexibility to create compelling value-added services to increase your competitive advantage. As the market evolves, ACI's approach to real-time, any-to-any payments positions your organization with flexibility to adapt and be ready for the next new opportunity, whether that be Open APIs, blockchain or yet another innovation.

PROTECT EXISTING INFRASTRUCTURE

ACI's integration software enables you to insulate your existing systems as you implement real-time processing. Depending on the need, ACI can help you bridge batch-based processing to manage real-time requirements. The integration approach utilizes a one-to-many methodology to streamline integration with multiple back-end systems. This reduces overall maintenance costs when changes are introduced and enables existing systems to continue without impact.



ACI® LOW VALUE
REAL-TIME
PAYMENTS™ IS
CONFIGURED TO
FIT WITHIN YOUR
ENVIRONMENT AND
MANAGE THE REAL-
TIME PAYMENTS
AS AN EXTENSION
OF YOUR EXISTING
PROCESSING.

REAL-TIME, ANY-TO-ANY SOLUTION ORIGINATION

ACI offers digital channel origination for real-time payments, ACI Digital Business Banking™, which serves as the window to a bank's business customers using a mobile phone, tablet or PC. Customers can initiate faster payments from their banking platform as one option in their comprehensive banking experience. The solution services a business's payments origination needs on a single platform, including confirmation of payments made or received, for domestic and international payments management and reporting. The solution provides a platform for you to offer an unlimited number of product packages to address small businesses and large corporates alike with complete control over branding and pricing.

- Maximize cash positions in real time
- Provide superior customer service
- Gain business insight to offer valued services

PAYMENT PROCESSING

ACI Low Value Real-Time Payments provides real-time payments processing and a clearing connection to the central infrastructure, Zelle or RTP in the U.S. The solution is configured to fit within your environment and manage the real-time payments as an extension of your existing processing.

The solution uses a standard ISO 20022 or API format to interact with your back office or middleware. Full scheme validation and message support is provided along with capabilities such as limit checking, stand-in processing and scheme notifications.

ACI's business operation packs provide the core capabilities to seamlessly manage real-time payments operations across your entire organization and simplify the management of payments. To monitor and manage the complete lifecycle of real-time payments, a set of services provides efficient handling for liquidity management and customer service. Exception handling services enable real-time payments to be managed with manual intervention and controls when you need to provide that "extra" level of service to customers. In this manner, you can manage critical transactions or highly valued customer transactions, for example, with a differentiated approach. Business intelligence tools offer reporting and tracking in an ad-hoc, flexible approach. The liquidity tools provide you with the controls and reporting that your organization needs to ensure payments are processed within the overall clearing and settlement balances available, making sure that no payment is sent to the central scheme that would then be rejected for insufficient funds.

FRAUD PREVENTION

ACI Fraud Management™ combines the power of predictive analytics and expertly defined rules for fast, accurate and flexible response to the evolving and complex fraud environment associated with real-time payments. As a complete fraud detection solution, it manages risk across a your business lines and customer accounts. In addition, the data that is accumulated as part of the fraud profile is stored to enable business intelligence to best understand and service customers. With this introduction of new payment types, fraud is a real threat. ACI addresses fraud at all the points of risk – origination, payment processing or at the central network.

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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UPTIME ASSURED

ACI's immediate payments solutions feature unique, proven reliability including a 24x7, fault-tolerant platform technology. It is designed to function in a mission-critical, continuous-availability environment.

In this time of escalating regulatory compliance and never ending security concerns, ACI offers a proven, trusted, secure and reliable cloud service that you can rely on for mission-critical processing while enabling expedited onboarding. ACI's 24x7 data center environment maintains a comprehensive internal audit program and enterprise risk management plan that focuses on business and IT processes to appropriately manage and reduce risk.

The combination of ACI's world-class, cloud-service-based data center and world-class real-time payments capabilities offers the ultimate in customer satisfaction in a real-time, 24x7 digital world.