

Full gpi Value Tailored to Your Bank

ACI's SWIFT gpi Offerings: Three Services To Meet Your Needs

SWIFT gpi Enablement With ACI[®] High Value Real-Time Payments[™] Solution

- Enable full gpi participation without additional integration
- Derive the benefits of gpi for your bank, beyond just compliance
- Gain direct access to the SWIFT gpi tracker database
- Near-real-time, comprehensive data access for an end-to-end transaction view
- Embedded in your real-time payments engine
- Highly configurable for speed to market
- Fully integrated with your existing payment flows



BENEFITS AT A GLANCE

- Full gpi participation and benefits for your bank
- All gpi data fully available to customer channels via APIs
- End-to-end tracking and transaction data stored in accessible databases
- Direct connection into the SWIFT central database to monitor inbound and outbound gpi transactions
- Create a full bank and customer view with gpi Data Service or gpi Connect

SWIFT gpi Data Service for All Payment Engines, Including ACI High Value Real-Time Payments Solution

- Works within any payment processing environment
- Offer the full benefits of gpi to your customers
- Derive the full value of SWIFT gpi data without re-engineering your back office
- Proactively push payments status data to online banking and customer facing applications
- Minimize integration effort with your current payments engine
- API-based for ease of integration and exposure of data
- Near-real-time, comprehensive data access for an end-to-end transaction view
- Reduce customer investigations and improve CX

SWIFT gpi Connect for Non-ACI Payment Engines

- Works within any payment processing environment
- Enable full gpi functionality with enriched payments
- Standalone functionality that enables your existing payments engine and back office
- Leverage the full benefits of SWIFT gpi without re-engineering your legacy payments engine
- Minimize integration impact on your current payments engine
- Create direct access to the SWIFT gpi tracker database
- Connect via APIs for ease of integration and exposure of data
- Proactively push data to online banking and customer facing applications
- Gain real-time, comprehensive data access for an end-to-end transaction view
- Reduce customer investigations and improve CX

ACI's SWIFT gpi capabilities support your bank to fully enable the SWIFT gpi initiative, driving business value to you and your customers for cross-border payments, with a solution to meet your strategic business and technology objectives.

- **Flexible:** Full gpi participation and benefits for your bank, and move beyond minimal compliance to extend to your customers, without overhauling your payments engine
- **Proactive:** All gpi transaction fees, FX rates, deadlines, participant information, and remittance and confirmation data is fully available to customer channels via APIs for mobile and online banking for proactive updates
- **Transparent:** End-to-end tracking and transaction data stored in accessible databases to reduce investigative efforts by as much as 50%¹
- **Comprehensive:** Direct connection into the SWIFT central database to monitor inbound and outbound gpi transactions
- **Efficient:** Create a full bank and customer view with gpi Data Service or gpi Connect to monitor downstream and correspondent banks' performance and costs, improve channel efficiency and customer satisfaction, as well as optimize service against competitor benchmarks
- **Accessible:** Immediate data access via APIs to pull data relating to all your transactions simultaneously for delivery to your applications to avoid individual queries per transaction

Provide customers with a better experience for cross-border payments, drastically reduce your costs and compete more effectively with the deployment of your choice.

Cross-Border Payments for the Real-Time World

SWIFT gpi is well established as the new benchmark for faster cross-border payments, but the next step participating banks must take is to drive further value from their investment. Effectively leveraging the richer data of SWIFT gpi messages will enable you to reduce costs while improving your customers' experience and differentiating against competitors to gain market share.

Enabling the flow of transaction data from the SWIFT data tracker into enterprise systems via APIs can reduce investigative efforts associated with payments by as much as 50% through improved data visibility. It can proactively provide payment statuses with the Unique End-to-End Transaction Reference (UETR) and details of lifting charges and FX rates to customers through online banking and mobile channels, achieving an end-to-end transaction data view.



Accelerate Your gpi Enablement

ACI® High Value Real-Time Payments™ for SWIFT gpi solutions enables you to quickly offer gpi services and greatly enhances the value of your gpi service, without re-engineering your payments engine. You can improve your customer service for cross-border payments and differentiate your SWIFT gpi service from competitors with the right solution for your bank. Push and pull transaction data from the SWIFT tracker database and provide APIs and data delivery services to other applications within your bank, including customer facing applications, to create certainty and transparency in your cross-border services.

ACI is the first certified vendor of SWIFT gpi solutions. Be secure in the knowledge that you have an established and trusted SWIFT partner for your gpi needs.



Fully Enable SWIFT gpi, Drive Additional Value and Improve Customer Experience

ACI's SWIFT gpi enablement within the ACI High Value Real-Time Payments solution allows your bank to:

- **Participate:** Meet all your SWIFT gpi obligations for full participation
- **Benefit:** Derive all the benefits of gpi participation for your bank

This solution also helps to create a gpi enablement that is:

- **Complete:** Prepares a transaction to be sent over SWIFT gpi and ensures all gpi transactions meet stringent receipt, funds availability and confirmation requirements, and provides alerts to ensure timely responses
- **End-to-end:** Supports intermediary pass through of SWIFT gpi transactions with all gpi-eligible participants able to access their gpi transaction-related data — including origination, intermediary, fees/rates, settlement times and receipt confirmations — quickly and easily via SWIFT's cloud tracker service
- **Transparent:** Provides full transparency of deadlines met, fees and charges, FX rates and value date confirmations for the response message
- **Integrated:** Works seamlessly with ACI High Value Real-Time Payments to help you derive the full value of SWIFT gpi data

To support you in delivering the full benefits of SWIFT gpi to your customers, ACI's solutions for SWIFT gpi are available within the ACI High Value Real-Time Payments solution or as a stand-alone solution that drives additional value from your existing SWIFT gpi investment:

- **Offload gpi overhead:** Requires minimal integration with your payments engine and processes gpi transactions outside your payments engine to reduce the workload — it lifts available transaction information on bookings and fees from outside the engine to reduce overheads, rationalize the data pushed to customers and protect your core business

- **Enterprise view:** The ACI High Value Real-Time Payments solution creates direct access to the SWIFT gpi data tracker central database to pull and push all data related to inbound and outbound gpi transactions, and links all charges and statutes of every message, including confirmation data, payments status, and FX and fee information, for an end-to-end view
- **Streamlined operations:** Push transaction data from the SWIFT tracker to your own systems to make transaction information automatically available in your customer service portals via APIs to eliminate manual interventions and reduce customer investigations by up to 50%¹ — extract information from your own payment systems to rationalize the data you push and pull from the SWIFT tracker
- **Time to market:** ACI High Value Real-Time Payments is a complete, highly configurable gpi solution to support the need of the bank to capitalize on the full benefits of gpi with minimal integration effort; gain returns beyond compliance and be quick to market with differentiating services

The ACI High Value Real-Time Payments solution sits in front of any payments engine to fully support all SWIFT gpi requirements and enables you to deliver additional value to your customers:

- **Legacy uplift:** Works with any payments engine, even those that are not gpi-enabled, and requires minimal integration — it processes gpi transactions outside your payments engine to reduce the workload on your legacy systems and enables you to become a full gpi member, regardless of your stage of digital transformation
- **Offload gpi overhead:** It lifts available transaction information on bookings and fees through interfaces to your back-office applications to reduce overhead, rationalize the data pushed to customers and protect your core business

Partner With the SWIFT Experts

ACI's solutions for SWIFT gpi ensure you can take full advantage of today's new real-time, cross-border payment opportunities. Each solution enables you to differentiate on more than the speed of your cross-border payments. As the international transfers market grows and new players enter, you need to quickly capitalize on the benefits of full gpi membership to differentiate on your customer experience. ACI gpi solutions help you achieve speed to market to get ahead of the competitive curve.

ACI's solutions are trusted and proven, with more than 45 years' experience in payments, 20 years as a SWIFT certified partner and the first solutions certified for SWIFT gpi.

1"SWIFT Global Payments Innovation," SWIFT, August 2018

ACI Worldwide is a global leader in mission-critical, real-time payments software. Our proven, secure and scalable software solutions enable leading corporations, fintechs and financial disruptors to process and manage digital payments, power omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with a local presence to drive the real-time digital transformation of payments and commerce.

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