ACI Worldwide
Real-Time Payments

A Real-Time Balance Use Case That Meets Open Banking Requirements

Does This Sound Familiar?

You Have…
A batch-based core banking system, probably running on an aging mainframe, architected in the days before real-time was even a thought in your mind.

A self-built authorization system that was built for cards and same-day processing needs, sitting in front of your core banking system, with your customers' balance updated throughout the day.

Multiple systems for each of the many channels you offer e.g., branch, ATM, POS, digital banking, etc.

You Know That…

Assembler and COBOL are aging languages and finding adequate and economical replacement resources is nearly impossible.

Today's infrastructure systems and technology mix lead to high maintenance costs and inflexibility to enact rapid changes.

But You Need To…

Support multiple new channels for real-time P2P, P2B, B2B payments — all requiring access to your customers' accounts for an up-to-date, accurate, available balance to make decisions or provide information.
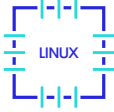
Good News…

You already have the keys to a solution that is flexible enough to give you **two options** for providing a seamless service to customers demanding real-time availability and accuracy.
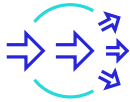
① Replace your internal real-time balance systems with ACI® Enterprise Payments Platform™ that:
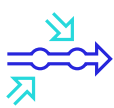
- Runs on Linux with commodity hardware
- Adds non-card P2P, P2B and B2B payments to your card infrastructure
- Utilizes payments orchestration and provides endpoint configuration to integrate across all your systems
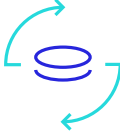- Enables authorization decisions to be scripted, not coded
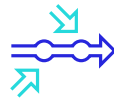- Connects to your core banking system and communicates the way you need it to

② Front-end your internal real-time balance system with ACI Enterprise Payments Platform that:

- Provides stand in and resiliency for 24x7x365 availability
- Adds non-card P2P, P2B and B2B payments to your card infrastructure
- Connects to your real-time balance systems and communicates the way you need it to

So, What's Stopping You?

Ready to utilize technology that you already own to bring your real-time balance system into the modern, real-time world?

To find out more, contact an **ACI representative**.