

SUPERIOR USER EXPERIENCE

- Provide an intuitive interface for minimal training and a simple-yet-elegant design
- Meet customers across all devices with responsive design user interface and hybrid mobile apps
- Create custom experiences with dashboards tailored to each business
- Increase insights with customized, comprehensive reporting tools

CUSTOMER EXPERIENCE

- Balance form and function with intuitive interface leveraging deep end-user personalization
- Scale to support all business customers and across all industries
- Drive your persona or segment needs with highly customizable options
- Deliver complete suite of business features including real-time payments origination

INNOVATION ECOSYSTEM

- Leverage 100% API-driven platform for customer or partner integrations
- Deliver a platform-based approach via APIs for customer or partner integrations
- Expose API integration points through our developer tools for future use cases

EFFICIENT DELIVERY

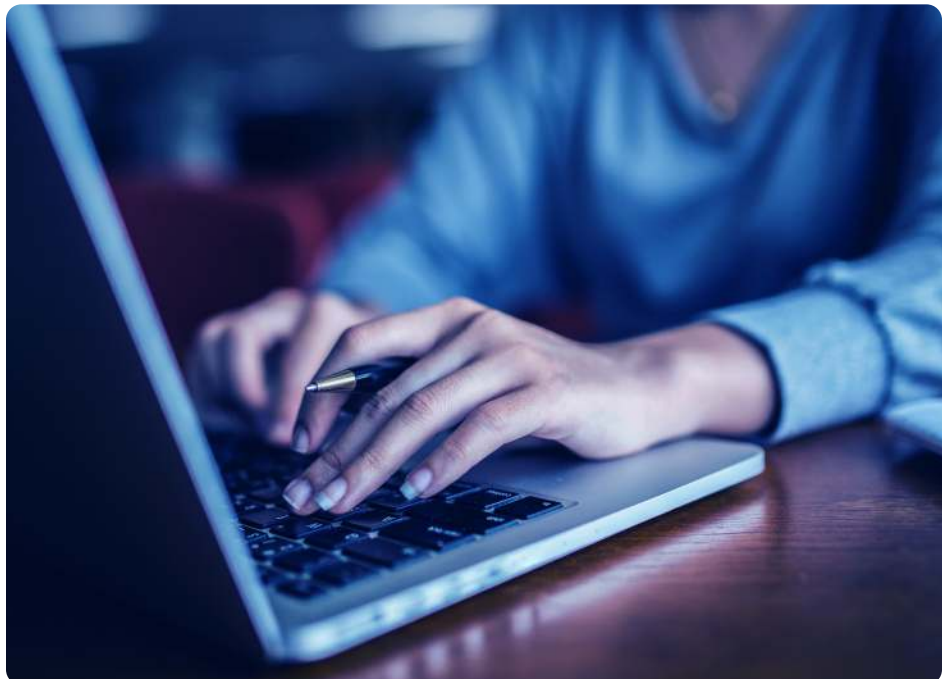
- Offers the latest services with automatic quarterly releases in our platform environment
- Allows banks of all sizes to deliver features and functionality historically reserved for the largest cash management banks
- Ensures cost-effectiveness of solution with our secure, scaled environment

Digital Business Banking

ACI® Digital Business Banking™ provides the ideal digital banking platform to offer the right services through an intuitive platform for all of the business segments you serve. With its depth of product functionality, security features, branding and customization by customer type, you can offer your entire business customer base the same benefits that previously required significant investments beyond some banks' reach. Our 100% API-driven services provide future flexibility for your bank's partner and customer integrations.

The Market Challenge

Your bank has many priorities. You need to compete for business market share with banks of all sizes, as well as disruptors from the fintech world. Servicing wide-ranging business sizes from small startups to Fortune 500 companies with varying needs can make or break your wholesale banking portfolio. ACI Digital Business Banking enables you to outperform your competition and successfully grow your cash management market share.



ACI Worldwide is a global software company that provides mission-critical real-time payment and digital banking solutions to banks and corporations. Customers use our proven, scalable and secure solutions to process and manage digital payments, enable omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

LEARN MORE

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The ACI Advantage

ACI aims to be a partner, working with you to deliver agile, innovative solutions and help streamline business processes allowing for measurable cost savings and improvement in revenue. Our flexible approach to product definition with our intuitive, responsive user interface empowers institutions with the agility to launch innovative products in a timely manner with little impact on IT.

Our approach offers a wide range of functionality to satisfy the sophistication of large corporates and the mobility of small businesses with features such as complete transactional services to:

- Pay bills and initiate transfers
- Make domestic, international and real-time payments
- View real-time and historical account balances
- Create customized reports with comprehensive reporting and analysis features
- Utilize full check and file services capabilities
- View online statements and images

We provide ease of mind with industry-leading security options for multi-factor authentication support, including transaction monitoring and authorization, as well as challenge questions and tokens for login or transaction initiation. Positive pay and ACH authorization rules provide additional fraud control tools. Banking customers can initiate real-time security alerts to thwart and mitigate possible fraudulent activities and provide visibility into online activities with approval options, payment limits, granular entitlements and activity reports for bank personnel and customers.

No matter what type of customer you have, an intuitive experience allows users to interact easily by accessing comprehensive help and online learning tools, enabling alerts and self-administration features with the latest user interface. Our ease of access for all devices allows users to manage their cash management position wherever and whenever they want.

ACI Digital Business Banking is positioned to take advantage of the shift in market demand to deliver a platform-based approach via APIs. We enable functionality that allows innovation via collaboration. With our APIs, creating new services both outside and within your financial institution's walls is easy by taking integration points and exposing them for broader use cases.

Complementary services include: ACI Enterprise Payments Platform™, ACI High-Value Real Time Payments™ and ACI Low-Value Real Time Payments™, facilitating payments settlement, associated remittance information and enabling banks to meet multiple real-time scheme requirements.

For more information, visit aciworldwide.com/solutions/aci-digital-business-banking.