**ACI Worldwide®**
Real-Time Payments

# ACI® Enterprise Payments Platform™: Powering Your Instant Payments Success

For banks, financial institutions and payment service providers (PSPs) seeking simple and rapid compliance with the upcoming EU Instant Payments mandate, the award-winning ACI® Enterprise Payments Platform™ offers fundamental connectivity to EU instant payments schemes, seamless payments orchestration and value-added services to enhance security and improve the end user's payments experience.

ACI Enterprise Payments Platform empowers banks, financial institutions and PSPs with seamless and rapid connectivity to TIPS and RT1, offering a comprehensive end-to-end processing solution for instant payments. With efficient payments orchestration, interfaces for fraud management, core banking integration and back-office needs, our solution is designed to help you comply with the upcoming EU Instant Payments mandate. The platform provides the flexibility of deployment options, including on premises, your cloud, ACI cloud hosted with managed services or hybrid models. Additionally, it allows for the integration of value-added services such as SEPA Request to Pay, Confirmation of Payee and others, as these services evolve.

## BENEFITS AT A GLANCE

- Quick "time to compliancy" with a cost-effective solution: Our fully accredited managed service minimizes initial implementation time and ongoing operational costs

- Streamlined operations: Effective payments orchestration with interfaces that seamlessly integrate with external systems, reducing fraud and lowering costs and risks

- Lower risk, reduced costs: Access enhanced resiliency, clustering, high availability and scalability, high "elastic" throughput minimizing operational and reputational risks, while reducing operational costs

- Revenue generation: Extend the solution's capabilities with value-added services, like Request to Pay and Confirmation of Payee, driving new revenue streams, while reducing fraud-related costs
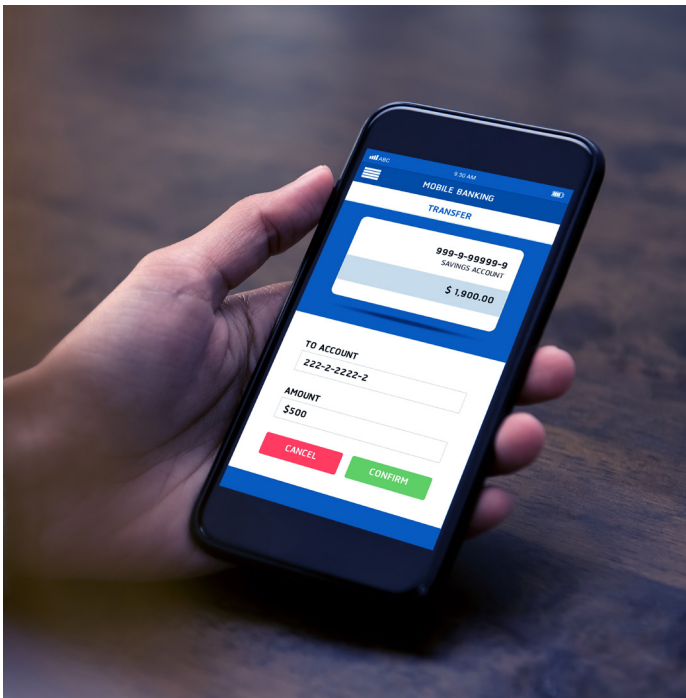
## KEY FEATURES

- Fundamental connection capabilities with TIPS and RT1 with top-level resiliency, clustering, high availability and scalability, and enhanced benefits deriving from Microsoft Azure Cloud elasticity, manageability, security and monitoring capabilities

- Ability for your customers to send and receive transactions 24/7/365 in seconds, according to the value limits established by the schemes

- Standard interfaces (plain ISO 20022 and APIs) for simplified integration and seamless orchestration of fraud management, core banking integration and back-office services

- Off-the-shelf API connectivity for fintechs and third-party payments initiation

- Rich operations support services through the browser-based user interface for transaction inquiry, exception handling, case management, reporting and parameters management

- Support for bulk instant payment processing and IBAN check calls out (future, based on scheme guidelines) for full regulation compliance

- Flexibility to add value-added services, including SEPA Request to Pay, Confirmation of Payee and others, as these services evolve (future)

## Why Choose ACI?

- Established market presence: ACI has been supporting SCT Inst since 2018 and currently provides a managed service for instant payments to numerous banks in Europe. Our extensive experience and proven track record demonstrate our commitment to delivering reliable solutions in the market.

- Accelerated time to market: With our proven managed service onboarding, you can quickly connect to the instant payment schemes and expedite your time to market. Our streamlined processes and expertise enable efficient scheme connectivity, saving you valuable time and resources.

- Proven scalability: ACI's platform is trusted by tier 1 banks and processors globally. We have a strong track record of supporting industry-leading non-functional requirements (NFRs) to ensure reliable and scalable performance as your payment volumes grow.

- One-stop-shop solution: By choosing ACI, you benefit from having a single technology provider for your end-to-end instant payments solution. We offer comprehensive capabilities for processing, orchestrations and value-added services like fraud management. This integrated approach reduces both cost and risk by leveraging a unified technology and infrastructure footprint.

- Future-ready solution: ACI's functionally scalable solution ensures that you are prepared for the future. You can seamlessly integrate additional business services as needed, allowing you to adapt and evolve your offerings to meet changing market demands.

At ACI, we understand the importance of delivering a compliant, efficient and customer-centric instant payments solution. The ACI Enterprise Payments Platform, combined with our decades of experience, industry-leading scalability and trusted managed service approach, ensures that you can stay ahead of the competition, reduce costs, mitigate risks and seize new revenue opportunities.

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.

**LEARN MORE**

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**Contact us** today to learn how ACI can empower your organization with instant payments success.