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# ACI Worldwide
## NEW PATHS PAYMENTS PARADIGMS
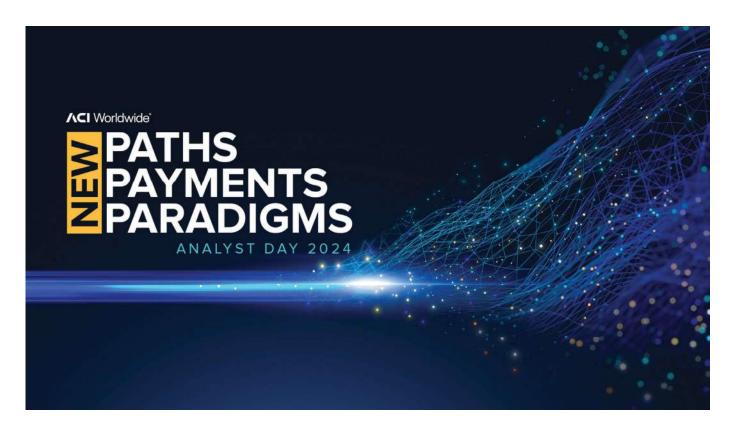### ANALYST DAY 2024

# Abe Kuruvilla
## Chief Technology Officer

Abe Kuruvilla, the Chief Technology Officer at ACI Worldwide, joined the company in 2023. Prior to this role, he served as the Chief Information Officer for various public and private companies. His expertise lies in building data science practices, delivering cloud and technology transformations, and demonstrating a remarkable depth of payments knowledge.

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- Joined ACI as Chief Technology Officer in 2023.

- Former CIO for multiple public and private companies.

- Built numerous data science practices, delivered cloud and technology transformations.

- Impressed by depth of payments knowledge across ACI.

- We have begun to embrace an AI-first engineering mindset.

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- Our modern architecture is developed, taking into account our clients' diverse needs: cloud-native, public cloud, private cloud, and on-premises environments.

- Designed to run or be hosted anywhere.

- Core principles that define ACI's modern architecture:

  - **High Throughput, Low Latency, and Fault Tolerance**

  - **Beyond Modernity**

  - **Focused Execution, Innovation at the Core, and Foundational Microservices**

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## Enhance Our Proven Ability To Deliver NFRs
### Improved NFRs on cloud-native architecture

**Today, ACI wins because we already offer critical NFRs!**

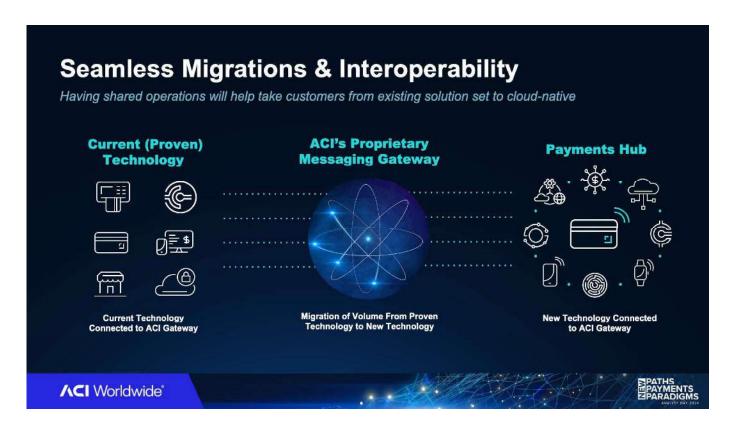Built-In Security · Availability · Unparalleled Scalability · Generative AI · Cost Effective

- A glimpse into some of the critical non-functional requirements (NFRs) that truly matter to our valued customers and how we are improving on them:

  1. **Security:** Zero-trust model.

  2. **Availability:** Automated failover and zero-downtime maintenance.

  3. **Scalability:** Base multi-tenant environment supports growth with horizontal scalability.

  4. **Generative AI Integration:** Seamlessly incorporates AI and Gen AI.

  5. **Productivity and Cost Efficiency:** Improved TCO.

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- ACI is diligently constructing a cloud-native, multi-tenant, and scalable payments hub.

- One of our goals is to facilitate a low-risk migration path for existing customers transitioning to new products.

- How we solve the interoperability challenge for our customers: **Seamless Integration, Scalability, and Decoupling Systems.**

- Our gateway serves as the bridge between our proven or legacy systems and our modern technologies.

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- Flexibility to create value-added functionalities through APIs and web services.

- Seamlessly incorporate ACI's solutions into customers' uniquely branded platforms.

- The key tenets of this approach are:

  - **Simplicity and scalability through API-first integration**

  - **Enhanced security with open banking standards**

  - **Agility and innovation**

- Our strategic pillars – integration, security, and innovation - underscore ACI's vision for a payments industry that is both dynamic and secure.

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**Modernize at Lightning Speed**
*Development capabilities for the AI world*

AI-First Engineering

Modern Development

Human in the Loop

- ACI has a long history with AI and machine learning, having utilized these technologies in our analytics and fraud solutions for decades.

- In 2023, we introduced ChatUPF, a powerful chatbot deployed to our Help24 team to quickly answer customer "how to" questions.

- Increased productivity across our engineering teams, in both AI-assisted code writing and AI-powered automated testing.

- Proven the interoperability between legacy COBOL product CMM and new Java APIs using ACI'S proprietary messaging gateway solution strategy.

- Humans-in-the-loop concept elevates accuracy and quality from 70-80% to 100%.

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Speed to Market With a Modern Payments Platform

Accelerate the AI journey in 2024 across multiple areas of the business

**AI-Based Transformation Accelerator**
- Semi-automate existing features and modernize processes using AI
- Optimize developer time for innovation and new capabilities
- Utilize AI for code translation, with human oversight for final testing and adjustments

**Enhanced Pair Programming With AI**
- Collaborate effectively with AI powered by GitHub's LLM
- Automate basic function writing and receive in-context code suggestions
- Implement comment-driven development supported by tools like GitHub CoPilot, with human oversight ensuring code reliability and accuracy

**Integration of AI Capabilities in ACI's Products**
- Enhance product appeal by reducing TCO through AI integration
- Leverage AI features to offer premium licenses and services, boosting revenue streams
- Utilize AI for predictive maintenance, analyzing data to preemptively identify and address potential issues, thus improving product performance and longevity

ACI Worldwide

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PATHS TO PAYMENTS PARADIGMS

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- ACI at the forefront of AI integration. Let's delve into the specifics:

  - **First, AI-Based Transformation Accelerator**

  - **Second, Pair Programming With AI**

  - **AI as a Core Capability Within ACI's Products**

- While we continue to advance AI integration within our product line, it's essential to recognize that a human role remains pivotal.

- As we look ahead to 2024 and beyond, ACI is committed to accelerating its AI journey.

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Moving from a vendor strategy to a
**Partner Strategy**

Identifying the
**Right Partners**

ACI Worldwide

- In 2024, we are embarking on a partner strategy transitioning from more than 40 vendors to single-digit strategic partners.

- Collaborate with partners who can contribute expertise, scale capacity, and provide global coverage across emerging technology trends and practices.

- Partnerships will offer several advantages around collaboration, communication, consistency, cost savings, and accountability.

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- For ACI, our technology transformation will focus on a modern architecture, AI-first engineering, and strategic partnerships:

  - Committed to delivering a cloud-native, multi-tenant, cost-effective, and scalable payments hub, with a low-risk migration path for existing customers.

  - ACI's modern architecture is designed to run or be hosted anywhere, with high throughput, low latency, and fault tolerance.

  - Significant productivity gains with an AI-first engineering mindset.

  - Aims to consolidate vendors, leading to improved efficiency, cost savings, and better outcomes for both the company and our customers.

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