

# ACI and Red Hat hybrid cloud powers modern payment solutions

## The dynamic and complex ecosystem of the payments industry

The financial services industry (FSI) has continually been exposed to constant evolution, which is especially applicable in the banking payments sector.

Banks face challenges including the boom in digital payments, rising consumer expectations, intense competition, and costly existing core systems which affect operating margins, necessitating payment infrastructure modernization.

- ▶ Banks list payments modernization among their top 3 enterprise initiatives and are allocating significant funding to upgrade and streamline their payments infrastructure.
- ▶ Nearly half of large retail banking Financial Intermediaries will be investing more than US\$20 million in retail payments, with significant investment into the commercial banking sector.<sup>1</sup>

At this threshold is a multi trillion-dollar, mission-critical payments market. Financial institutions are facing outdated technology challenges, new government regulations, and the need to actively service fundamental systems—not only in the global economy, but essential in the conduct of everyday life. The digital payments sector witnesses financial institutions transacting enormous currency volumes daily, involving near-perfect service level objectives encompassing high responsiveness, availability, and reliability in real time, which both customer and organizations demand.

## ACI and Red Hat solutions embrace existing systems and streamlining modernization efforts

Red Hat and ACI have approached this critical juncture by helping financial services organizations use their decades-long investments in business-critical payments systems, while adopting innovative ways to process and manage digital payments. Open, multicloud computing architectures are used as each scheme or payments channel is refreshed.

Red Hat® OpenShift® is engaged by ACI as the main deployment platform for its payment products, providing advantages like containers, open hybrid cloud, business continuity, advanced security, and DevOps integration. Red Hat is widely acknowledged and recognized for having world-leading hybrid and multicloud capabilities based on open source software, evidenced by their extensive presence in payments and financial institutions.

ACI builds on more than 50 years of experience in reliable and resilient processing to offer trusted, security-focused solutions to modernize and prepare payment systems for the future by using cloud technologies, such as Red Hat OpenShift and ACI Connetic.

- ▶ **ACI Connetic:** A modern, cloud-native payments platform designed for banks seeking to unify their card issuing, acquiring, ATM, and account-to-account payment processing. This platform allows the value-added transformation away from many of the isolated systems in use today.
- ▶ Offering a consolidated architecture that reduces complexity, increases resilience, and facilitates innovation.
- ▶ Advanced enterprise fraud prevention and digital identity capabilities and the ability to benefit from common bank-wide AI adoption.
- ▶ Allowing FSI institutions to grow revenue, modernize in-place systems, and compete more effectively in a digital-first world.

ACI Connetic provides the agility and scalability financial institutions need to adapt to changing market demands while delivering the reliability and performance customers expect. ACI's innovative roadmap makes certain that financial institutions can achieve a modern solution with evolving new features and services.

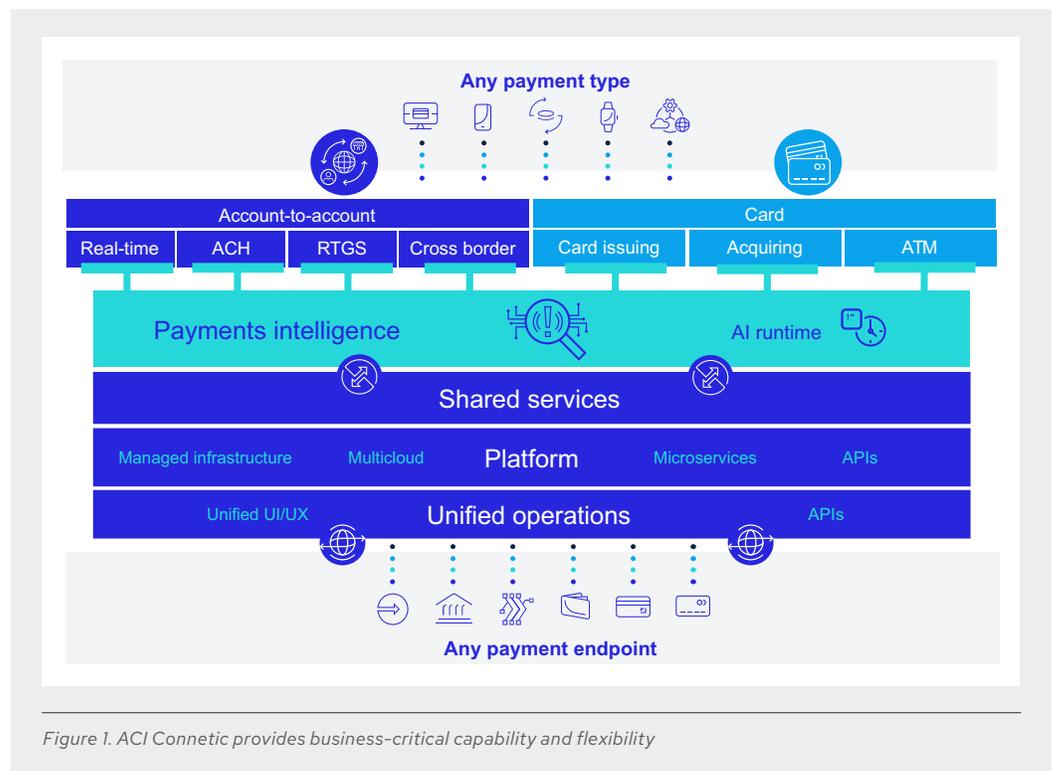


Figure 1. ACI Connetic provides business-critical capability and flexibility

### ACI and Red Hat payments solution achieves business and technical benefits

With a close collaboration of unique business and technical strengths, the ACI and Red Hat solutions will help financial institutions modernize their payments infrastructure and use modern innovations gained from open hybrid cloud implementation.

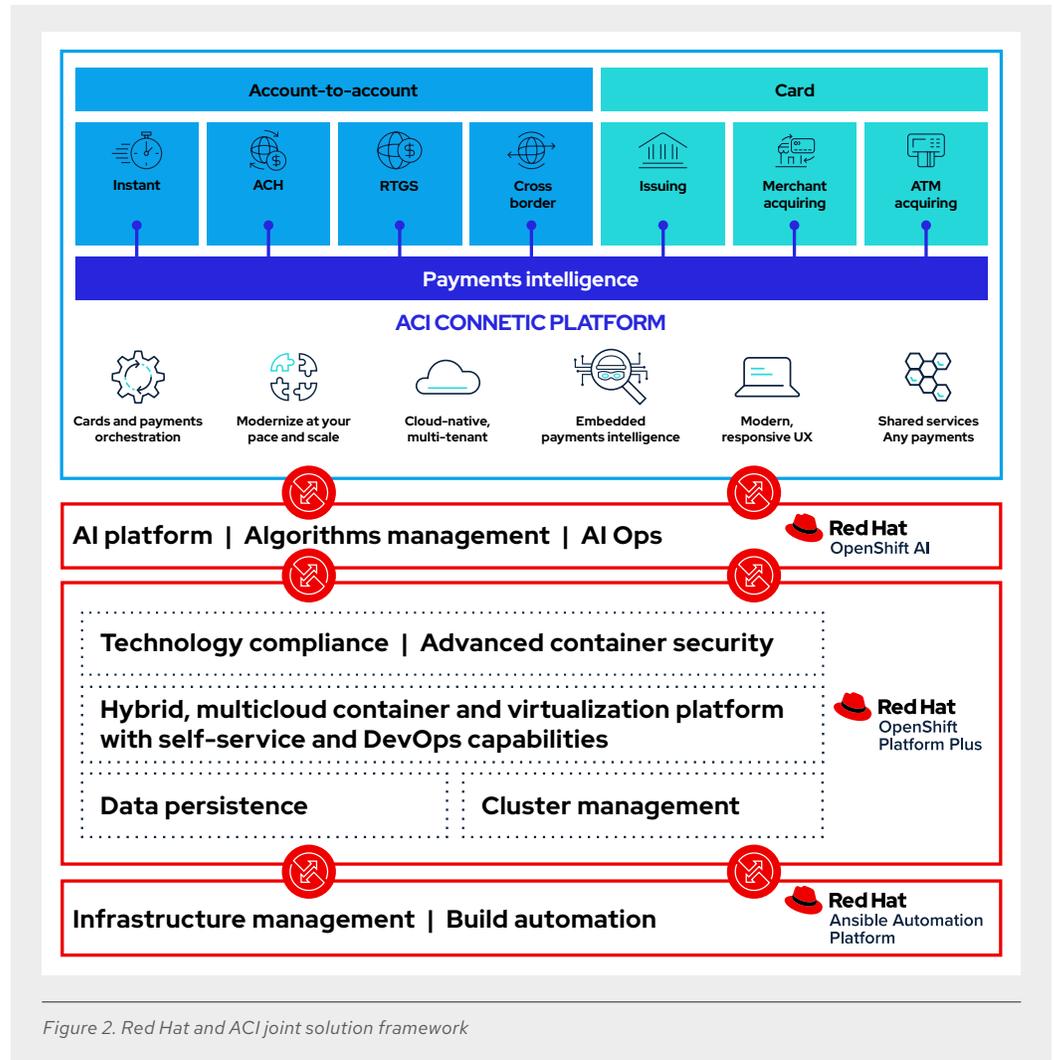


Figure 2. Red Hat and ACI joint solution framework

- ▶ **Unified system:** Provides a unified system for managing and automating end-to-end processing of all payment types.
- ▶ **Scalability and high performance:** Scalable and performs well even during peak transaction times.
- ▶ **Modern architecture:** Features native ISO-20022 and a future-ready microservices architecture.
- ▶ **Flexibility and customization:** Offers a low or no-code, configurable rules engine with the flexibility to add new functionality and customizable workflows.
- ▶ **Enhanced risk management and compliance:** Improves risk management and compliance.

- ▶ **Ease of integration and rapid innovation:** Provides straightforward integration and faster innovation through modern APIs.
- ▶ **Business continuity:** Helps establish business continuity and reduces the load on core banking systems.

### Red Hat and ACI: Next steps to payments industry solutions

Red Hat and ACI offer trusted, real-world solutions that provide flexibility for the demands of the financial services industry. Combining innovation, especially to existing installations, and the ability to accommodate an unpredictable future, gives organizations the ability to reach a successful implementation.

### Learn about payments modernization from the experts

ACI Worldwide delivers payments software and solutions that power the global economy. Learn more about the scalability and flexibility of [ACI's solution capabilities](#). To inquire about financial services for your organization, [contact ACI Worldwide](#).

### Explore payments solutions with Red Hat AI

With Red Hat, financial services institutions can maximize the benefits of their hybrid cloud environment while decreasing costs and reducing risks. Explore our [products and solutions for financial services](#) or [speak to a Red Hatter](#).

### About ACI

As an original innovator in global payments technology, ACI delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers, and merchants can drive growth while continuously modernizing their payment infrastructures simply and securely. With 50 years of trusted payments expertise, ACI combines a global footprint with a local presence to offer enhanced payment experiences staying ahead of constantly changing payment challenges and opportunities.



### About Red Hat

Red Hat helps customers standardize across environments, develop cloud-native applications, and integrate, automate, secure, and manage complex environments with [award-winning](#) support, training, and consulting services.

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