UP® IMMEDIATE PAYMENTS™ SOLUTION
TIPS MANAGEMENT AND BEYOND
Dome Scaffidi
ACI’s Real-Time Credentials
More than 40 years designing and delivering global real-time payment solutions

ACI Powers Real-Time Schemes Worldwide

ACI has powered real-time payments for an unmatched customer base of financial institutions and PSPs around the world. Our real-time solution, UP® Immediate Payments™, makes up a part of the U.K. Faster Payments infrastructure.

- >50 percent of member banks in the U.K. rely on ACI’s solution to power faster payments
- 7 ACI’s real-time payments solution is implemented in seven countries worldwide
- >20 customers and partners leverage ACI’s real-time payments solution
ACI’s Real-Time Credentials
More than 40 years designing and delivering global real-time payment solutions

We look at the **big picture**, not just tactical, single scheme needs

**YOU** start with TIPS and seamlessly expand new market opportunities

We provide the **widest** range of services and connections

**YOU** obtain universal **connectivity** in a world that is changing

We’ve been the **real-time expert** for more than 40 years

**YOU** limit risk and **maximize** benefit utilizing proven, purpose-built, real-time payment solutions
What Will It Mean To Lean On ACI For TIPS?

It's more than just a gateway

**CASH AVAILABLE**

*Protect settlement* position with *real-time balancing*

65%

*Corporates need safety in the context of their security, liquidity and yield considerations*

**REDUCED FAILURES**

*Drive seamless exceptions handling* with advanced services

60%

*B2B payments require manual intervention*

**NO BORDERS**

*Expand to new markets and innovations* while fully maintaining TIPS

40%

*Global cross-border payments represent*
Seamlessly Manage The Entire Lifecycle
All of this in 1.5 seconds
ACI Enables End-to-End, Real-Time Payments

ORIGINATION AND RECEIPT

- UP BILL PAYMENT™
- UP eCOMMERCE™
- UP RETAIL PAYMENTS™
- ACI® UNIVERSAL ONLINE BANKER™

CLOUD SERVICE

- Financial institutions
- Third-party service providers

UP IMMEDIATE PAYMENTS

ON-PREMISE DEPLOYMENT

- Financial institutions
- Third-party service providers

ASSET Testing simulation

ACI PROACTIVE RISK MANAGER™ Fraud prevention

ACI MONEY TRANSFER SYSTEM™ Settlement

Settlement
Retain Full Control Over Customer-Critical Operations

Advanced liquidity management services for TIPS

APPLY YOUR BUSINESS INSIGHT

Implement operational excellence

• Ability to focus on critical business functions such as liquidity, exceptions and BI
• Minimize risk through sophisticated monitoring and alerts
Jump Start Your Move To TIPS
Pre-packaged, proven cloud solution ready for TIPS on Day 1

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<tr>
<th>FASTER</th>
<th>SECURE</th>
<th>LOW RISK</th>
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<tr>
<td>• Speed access to TIPS with pre-packaged solution</td>
<td>• Redundant, compliant processing via ACI’s private cloud</td>
<td>• Reduce transaction costs with economies of scale</td>
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<td>• Streamline onboarding via pre-configured options</td>
<td>• State of the art, private data centers around the world</td>
<td>• Pre-tested for TIPS - Enables paced modernization</td>
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Scale At Your Own Pace To Capture Endless Possibilities

TIPS real-time payments and beyond!

Elevate your competitive position in the new payments world

- Accelerate the move to TIPS
- Expand to global markets
- Capitalize on open banking & RtP
- Progress system modernization
- Protect against fraud from day one
- Deploy in the cloud or on premise
Thank You