

# UP<sup>®</sup> 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

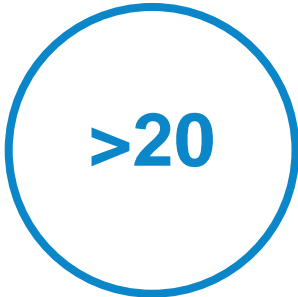
ACI has powered real-time payments for an unmatched customer base of financial institutions and PSPs around the world. Our real-time solution, UP<sup>®</sup> Immediate Payments<sup>™</sup>, makes up a part of the U.K. Faster Payments infrastructure.



OF MEMBER BANKS IN THE U.K.  
RELY ON ACI'S SOLUTION TO  
POWER FASTER PAYMENTS



ACI'S REAL-TIME PAYMENTS  
SOLUTION IS IMPLEMENTED IN  
SEVEN COUNTRIES WORLDWIDE



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



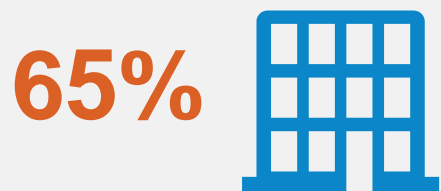
**YOU** limit risk and **maximize** benefit utilizing proven, purpose-built, real-time payment solutions

# What Will It Mean To Lean On ACI For TIPS?

*It's more than just a gateway*

## CASH AVAILABLE

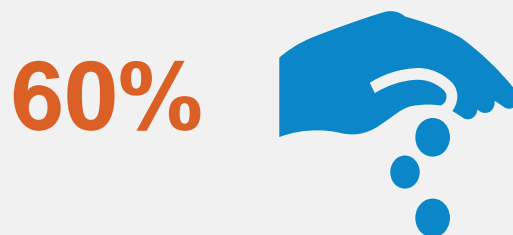
Protect settlement position with **real-time balancing**



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

## REDUCED FAILURES

Drive seamless **exceptions handling** with advanced services



B2B payments require **manual** intervention

## NO BORDERS

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

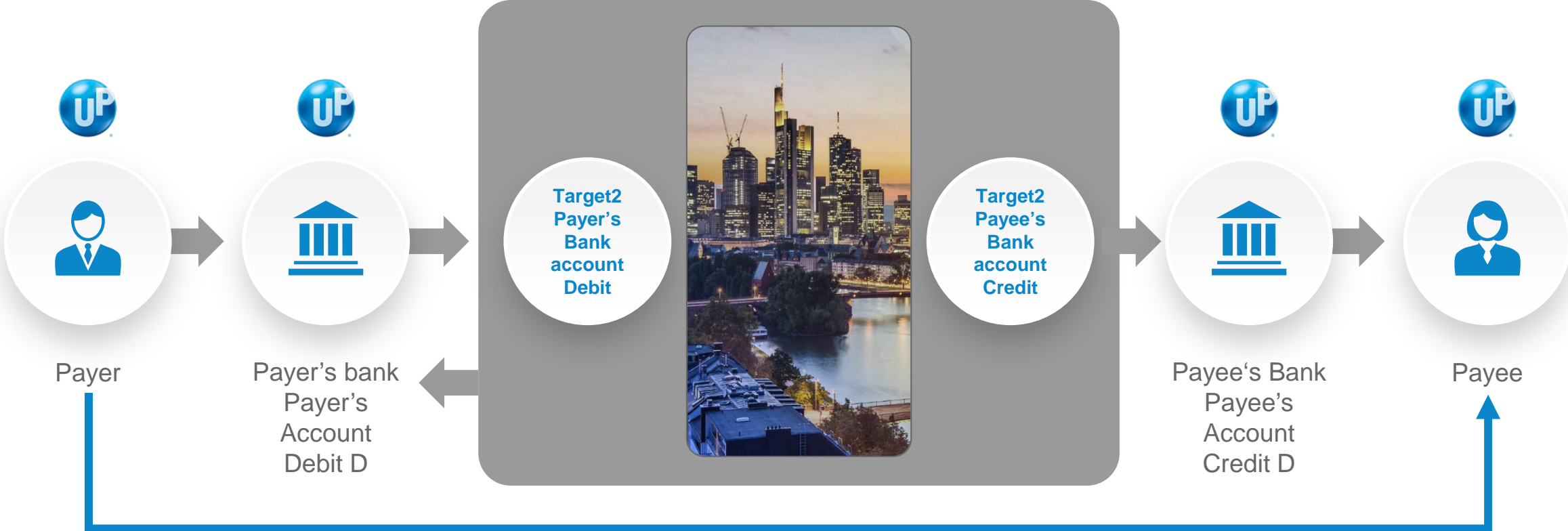


Global cross-border payments represent

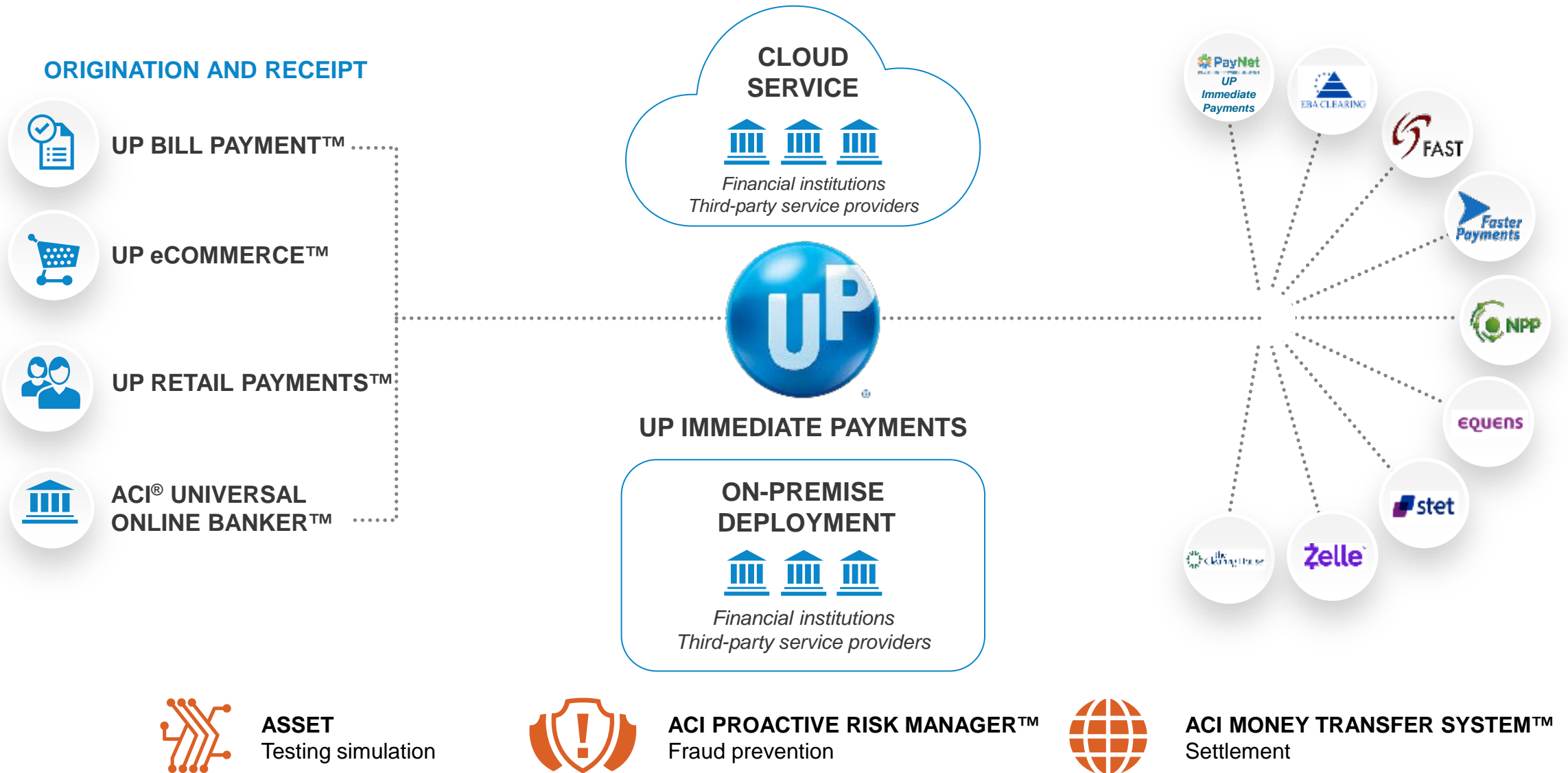
**40%** of transactional revenues

# Seamlessly Manage The Entire Lifecycle

All of this in 1.5 seconds



# ACI Enables End-to-End, Real-Time Payments



# Retain Full Control Over Customer-Critical Operations

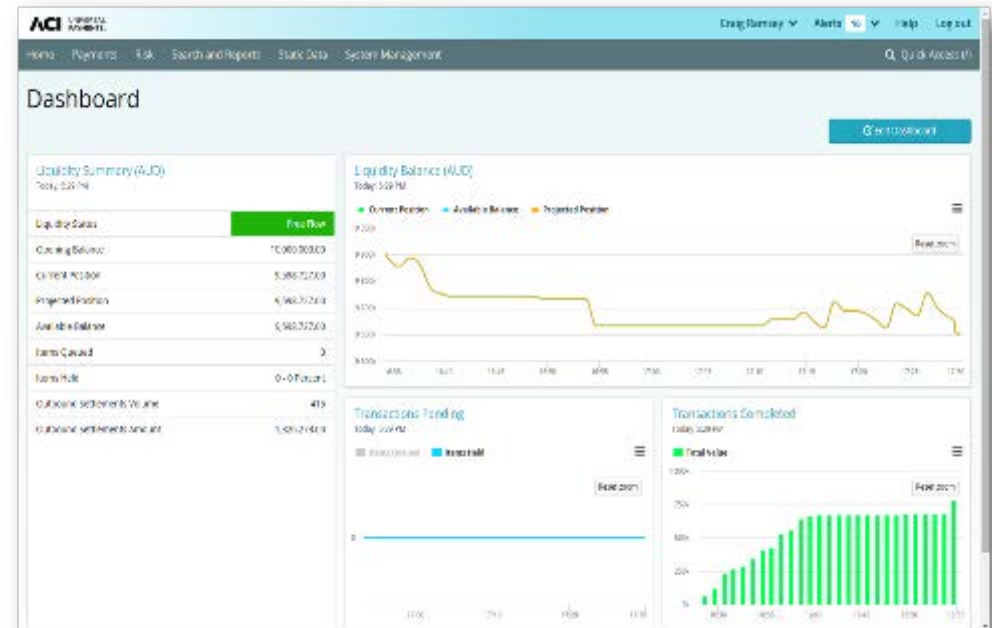
Advanced liquidity management services for TIPS



## 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*



## FASTER

- **Speed access** to TIPS with pre-packaged solution
- **Streamline onboarding** via pre-configured options
- **Accelerate** time to market for **innovative services**



## SECURE

- **Redundant, compliant processing** via ACI's private cloud
- State of the art, **private data** centers around the world



## LOW RISK

- **Reduce transaction costs** with economies of scale
- **Pre-tested** for TIPS
  - Enables **paced modernization**









# 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

