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Payments provider

Complex external connections (networks, gateways)

Regulatory compliance silo by silo



Complex systems integration tasks

Difficult-todeploy new features

Crossborder, global trade pressures

Mobile services, new entrants

Regulations

Real-time pressures

UNIVERSAL PAYMENTS



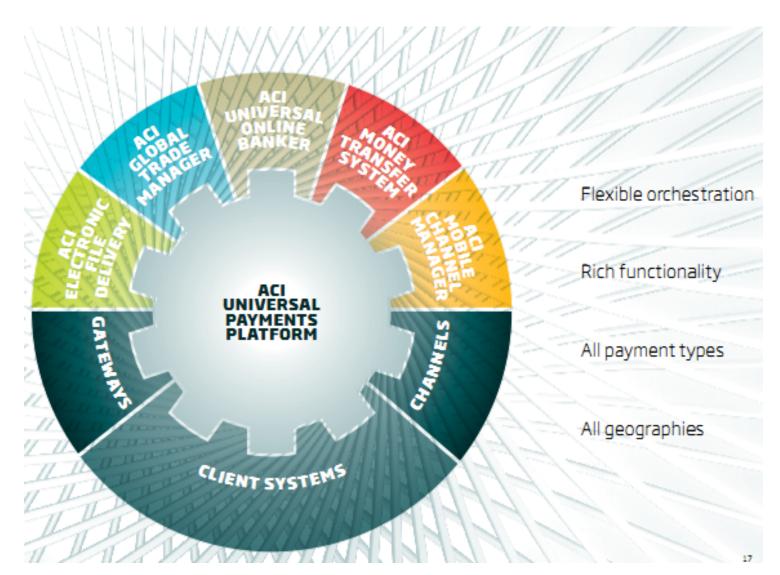
Choice in how to focus investments to best serve customers

Control over transaction costs and risk management

Flexibility to adapt to changing requirements of regulators and customers, faster time-to-market



UP for Global Transaction Banking

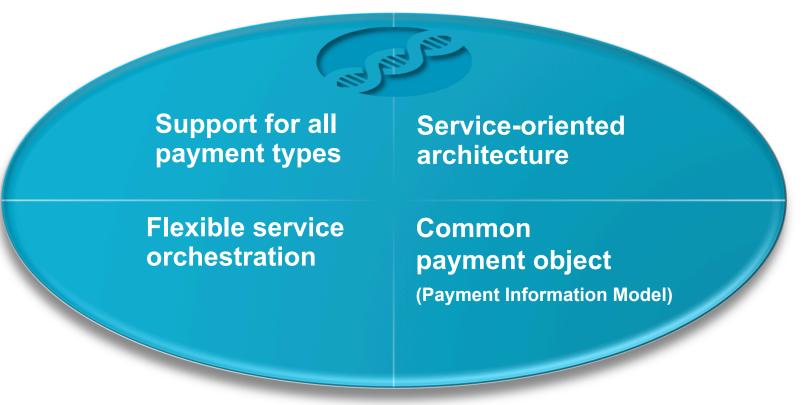






UP Ahead: Universal Payments Platform

A next-generation platform that offers:









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Market overview: Enterprise Payments Top 10 Technology Initiatives Global Payments

Business Drivers

Regulation and compliance
Revenue pressure
Emerging competitive landscape
Continued merging of payment
streams
Operational efficiency in payments
Risk mitigation/management

Strategic Responses

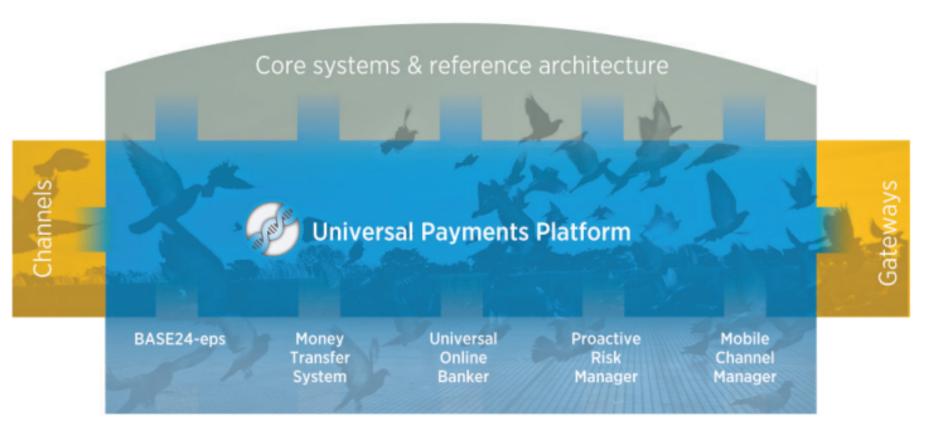
Create greater payments visibility
Develop value-added services
Improve risk management
Manage shift to electronic payments
Evaluate emerging payment types
Plan for full migration to SEPA

Top 10 Technology Initiatives for Global Payments (2012)

Enhance support for global payment standards	Develop flexible enterprise payments capabilities	Centralize payments and exceptions data	Improve sanction screening and antimoney laundering capabilities	Support the development of mobile payments
Support person- to-person (P2P) payments and worker's remittances	Develop liquidity management capabilities for the payments business	Continue to migrate toward real-time payments	Optimize use of business intelligence within payments	Support use of next-generation delivery models (SaaS, cloud computing)

Source: CEB TowerGroup - 2012

UP Ahead: Universal Payments Platform



The Universal Payments Platform complements the existing environment.





Refocus on customers: ACI Universal Payment Platform

Resources now focused on customers and new business opportunities rather than technology management issues

New business opportunities

FI core systems & reference architecture

New business opportunities

- Develop, test, launch products faster
- Gain a common view across the organization
- Respond to compliance initiatives



FI core systems & reference architecture

