



# ACI Transaction Banking

The power of an end to end solution

11 June 2013

# Payments provider





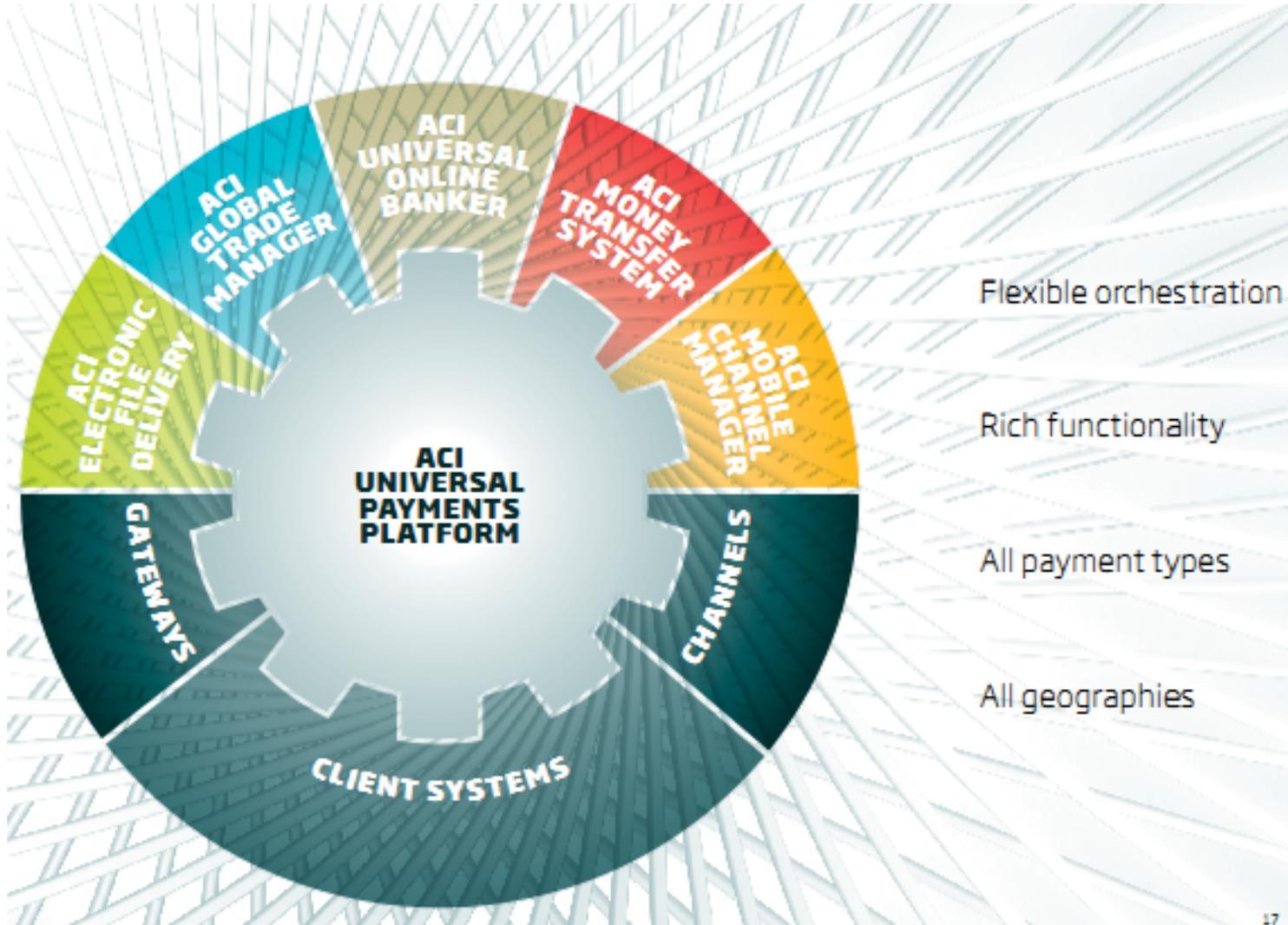
**Choice** in how to focus investments to best serve customers

**Control** over transaction costs and risk management

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

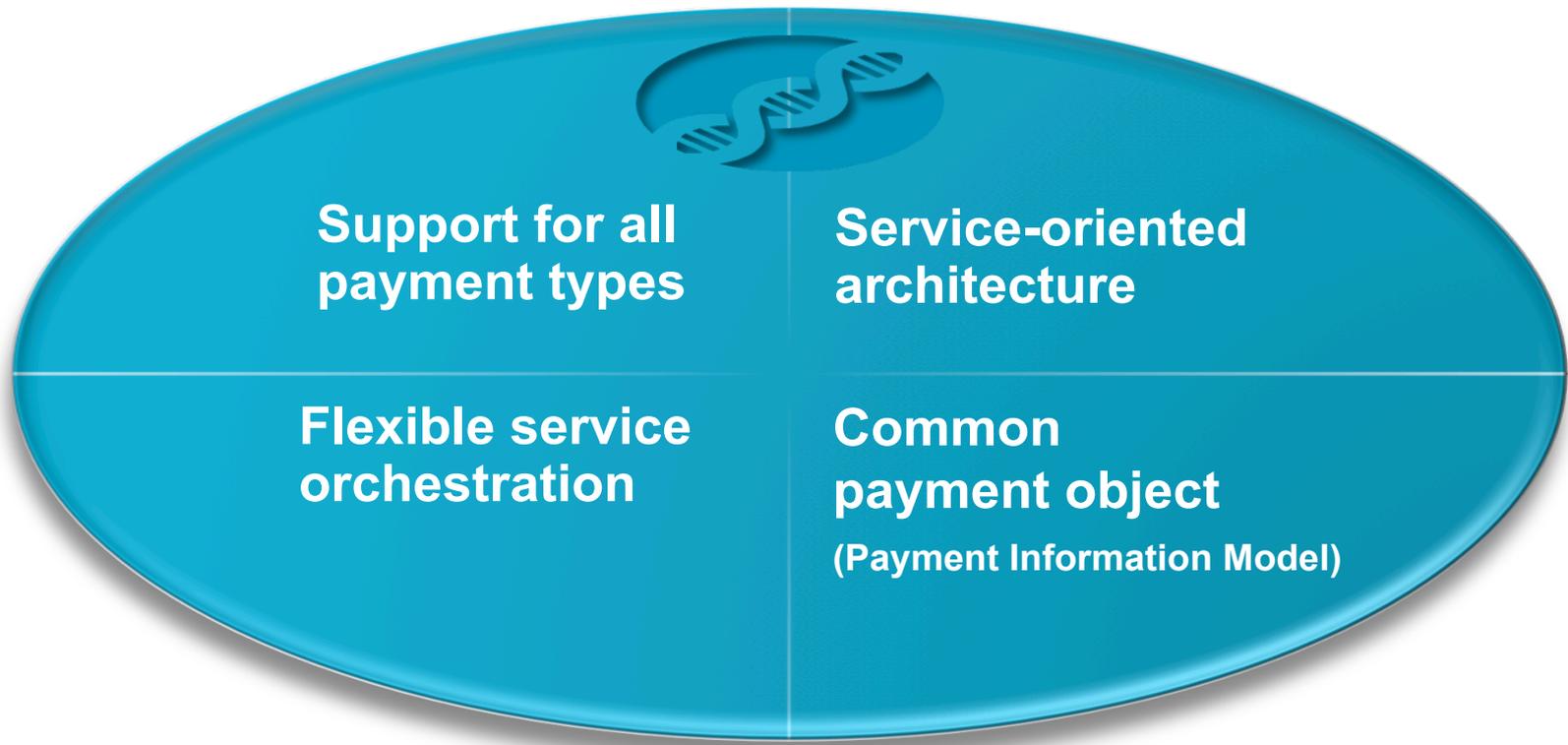


# UP for Global Transaction Banking



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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

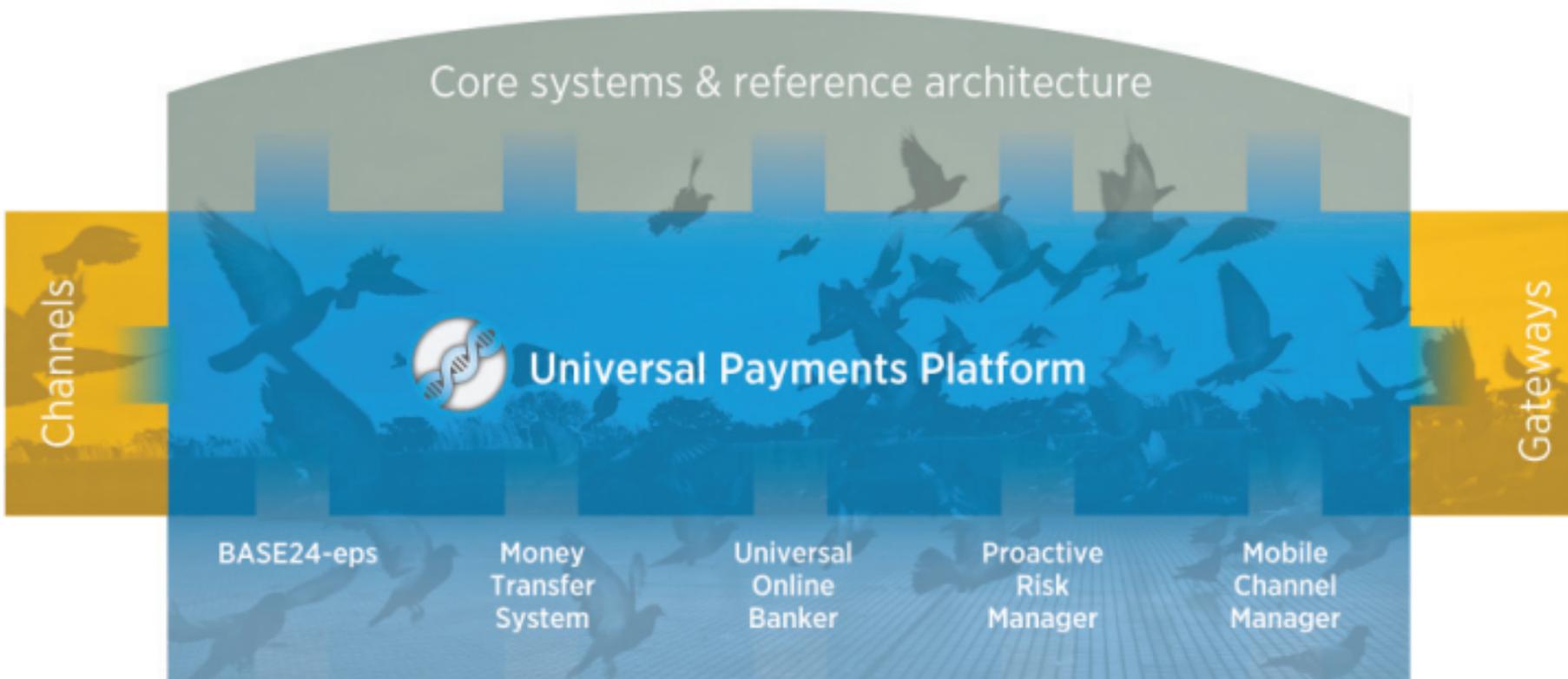


### Top 10 Technology Initiatives for Global Payments (2012)

Enhance support for global payment standards	Develop flexible enterprise payments capabilities	Centralize payments and exceptions data	Improve sanction screening and anti-money 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

