

About ACI Worldwide

ACI Worldwide powers electronic payments and banking for more than 1,750 financial institutions, retailers and processors around the world. ACI software enables \$13 trillion in payments each day, processing transactions for more than 300 of the leading retailers globally and 18 of the world's 20 largest banks. Through our integrated suite of software products and hosted services, we deliver a broad range of solutions for payments processing, card and merchant management, online banking, mobile, branch and voice banking, fraud detection, and trade finance. To learn more about ACI and the reasons why our solutions are trusted globally, please visit www.aciworldwide.com. You can also find us on Twitter @ACI_Worldwide.

About Universal Payments

The Universal Payments Platform is at the core of ACI's strategy to enable end-to-end enterprise payments.

It is a set of technologies and frameworks that orchestrate all aspects of payments processing for any payment type, any channel, any currency and any network. Combined with ACI's leading solutions, it delivers an innovative architecture that bridges existing systems and future needs.

The Universal Payments Platform provides purpose-built payments functionality, monitoring, fault-tolerance, orchestration capabilities and automated failover features to ensure the continuous availability of payments processing.

Combined with ACI's industry-leading retail, wholesale, merchant, fraud and mobile payments solutions, the Universal Payments Platform provides the capabilities of a true enterprise payments solution.