



ACI On Demand™ Solutions





Competing in the electronic payments marketplace has always meant balancing strategic business initiatives with increasingly expensive and complex IT infrastructures. According to IDC, organizations can spend up to 75 percent of their IT budgets maintaining existing applications. This doesn't leave much room for advancing strategic platforms and services.

In recent years, IT budgets have decreased while demand for new business applications and network processes continues to grow. Many organizations have chosen to outsource business functions to service providers that deliver state-of-the-art applications managed by subject matter experts.

Organizations around the globe have learned that IT outsourcing reduces costs, improves efficiencies and allows organizations to focus on their core competencies.

The ACI On Demand™ Solution

As the leader in application software for the electronic payments marketplace, ACI Worldwide is uniquely positioned to provide a wide range of solutions in a managed services environment. We call this service ACI On Demand.

Our solutions are known worldwide for delivering the highest levels of performance, availability, security and business functionality. With ACI On Demand, organizations can access the same software and expertise enjoyed by more than 800 customers around the globe, as well as significantly reduce overall IT expenses.

By choosing ACI On Demand, organizations can take advantage of the following benefits from a reliable, stable business partner with more than 30 years of experience in the electronic payments marketplace.

- ▶ Spend less time and resources managing availability, performance, security, upgrades and regulatory changes
- ▶ Reduce time-to-market while enhancing product and services offerings
- ▶ Reduce business and operational risk
- ▶ Achieve a lower total cost of ownership
- ▶ Access best-of-breed solutions from the recognized leader in electronic payments

Focus on Business Objectives

ACI On Demand allows organizations to focus on building their business and winning market share. By leveraging ACI's expertise, capabilities and innovations in a managed services environment, organizations avoid unnecessary expenses while freeing IT staff from the day-to-day operational tasks such as monitoring, system administration, and installing patches and upgrades, so they can concentrate on strategic technology initiatives.

After all, who is better positioned to keep systems available, optimized and secure than the people who developed them?

Level the Playing Field

In the ultra-competitive electronic payments space, ACI On Demand offers organizations of all sizes direct access to the same application software used by many of largest, most progressive financial institutions, processors and retailers in the world. This allows organizations to take advantage of state-of-the-art solutions that have been developed and refined to meet the needs of the most demanding business environments. And because system implementation and integration have already been addressed, organizations can greatly reduce time-to-market for new services while minimizing the effort and risk of getting those systems up and running.

Feel Secure

In determining how an organization's software is delivered and managed, risk is always high on the list of concerns. With ACI On Demand, organizations are guaranteed that ACI has the resources in place to meet its service level agreements. ACI applies the knowledge gained from more than 2,000 system implementations to minimize technical, operational and business risk. Organizations no longer have to worry about hiring specialized staff, supporting system integration and maintenance, keeping up with regulatory and industry mandates, and addressing the long-term implications of technology choices.

With ACI On Demand, institutions access ACI application software in a secure, redundant and reliable outsourced environment. ACI employees manage and operate the data center, allowing organizations to focus on the core business of serving their customers.

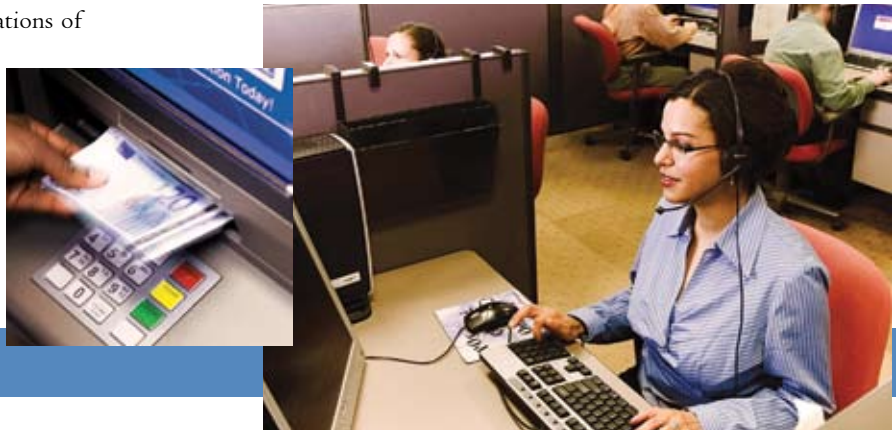
ACI is an experienced provider of outsourced services. Proven procedures are in place to efficiently manage the product deployment from initial implementation through ongoing support and software upgrades. Customer communications are coordinated to ensure financial institutions are prepared and synchronized for any product changes introduced, and an experienced help desk further ensures smooth operations.

Choose the Right Solution

ACI offers a broader array of products in the electronic payments market than any other provider in the field. Today, organizations can choose from several strategic solutions offered through ACI On Demand. These include the following:

Consumer Electronic Payments

Based on the world-class BASE24-eps™ payments platform, ACI offers an integrated software solution to acquire, authenticate, route, switch, authorize and settle financial transactions across multiple channels. It provides a full range of functionality to support payment transactions — both the traditional transactions that are mainstream today — such as debit and credit at the ATM and point of sale (POS), branch banking and telephone banking — as well as emerging transactions — such as mobile commerce and Internet banking.



Online Enterprise Banking

ACI Enterprise Banker™ is the industry-leading online banking product for financial institutions of all sizes. With Enterprise Banker, financial institutions can uniquely package products and services for all businesses and consumers from a single Java platform.

The product offers 90 different modules to serve from the smallest customers with online information, transfers, bill payment and reconciliation to the largest commercial customers with wire transfer, FX, controlled disbursement, cash concentration, remote capture and more.

Enterprise Enrollments

To achieve industry-leading activation rates, institutions must deploy easy-to-use, self-service enrollment forms that provide immediate access to online services. ACI Enterprise Enrollments™ is a set of customizable screens, interfaces and workflow rules that allow end customers, branches and call centers to automatically enroll in an institution's front-end and back-office applications. The system maximizes efficiencies by allowing institutions to consolidate multiple enrollment forms for disparate applications into a single enrollment process.

Money Transfer

ACI provides a comprehensive payment processing and risk management solution offering all critical functions of wire transfer and SWIFT message processing. The ACI Money Transfer System™ provides real time interfaces to internal systems, the SWIFT network and the U.S. Federal Reserve for wires and securities. Real time and batch interfaces integrate the system into a financial institution's back-office applications. Various tools are supplied with the solution to facilitate Bank

Secrecy Act and OFAC compliance, workflow monitoring, and prioritization. Advanced straight-through processing (STP) facilities combined with state-of-the art error elimination and recovery capabilities ensure smooth operation of this critical processing.

Merchant Retail Payments and Refunds Management

This ACI On Demand solution allows retailers to tailor their payment acceptance strategies to maximize profits, manage transaction fees and optimize the customer purchase experience. It offers first-in-class protection of customer-sensitive transaction data and positions retailers to obtain PCI compliance.

The system, based on the ACI Retail Commerce Server™, offers retailers comprehensive, state-of-the-art solutions for electronic payment acceptance, Internet commerce, gift and proprietary card management, check authorization and collection, and refunds management.

All From the Industry Leader

Every second of every day, more than 800 customers around the world rely on ACI solutions to process payments, manage risk, automate back-office systems and provide application infrastructure services. More customers use ACI software to manage higher payment volumes, of greater diversity, across more platforms and geographies than any other provider in our field. Since 1975, ACI has provided software solutions to the world's innovators. We welcome the opportunity to do the same for you.

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