

ACI Prepaid Solutions



As the prepaid market continues to expand in size and complexity, companies seeking to enhance their product offerings and improve competitive positioning need a prepaid system from a trusted provider.

ACI Worldwide is a global company committed to the global prepaid markets. In order to compete in these markets, organizations need a global partner for their prepaid programs. With more than 30 years of proven experience in the payments industry, ACI is the leading provider of consumer and commercial payment software. With ACI's software and services, companies now have a viable alternative to expensive and slow-moving prepaid processors and service providers.

ACI is undertaking strategic efforts to enhance its product offerings for the global prepaid markets. ACI prepaid solutions can be deployed to support some of the most complex products for various market segments, including unbanked/underserved, payroll, travel, teen, benefits, transportation and healthcare payments.

ACI prepaid solutions support both open-loop and closed-loop products. These solutions are powered by ACI Payments Manager™ and the ACI Card Management System™. Payments Manager is a modular software solution that enables financial institutions and processors to automate the clearing and settlement of electronic payment transactions. It also provides card issuance and transaction instrument program support. The Card Management System is a multicurrency set of applications that manages the issuing and acquiring functions for proprietary and international bank cards. The product processes all relevant types of card products, including multifunction, magnetic stripe and smart (chip) cards.



EVERY SECOND. EVERY DAY.

The Advantages of ACI Prepaid Solutions

One competitive advantage of ACI prepaid solutions is that they combine the power of the leading ACI payment engine and payments management products. The existing elements of ACI's prepaid solution can be deployed today to manage the challenges of the following:

- ▶ Card issuance and product pricing
- ▶ Dynamic business and portfolio hierarchy configurations
- ▶ Settlement, reconciliation, funds movement and accounting system interfaces
- ▶ Incident processing (network adjustments and association chargebacks)
- ▶ Authorization match and hold for dual-message processing
- ▶ Auto-reconciliation for single-message processing
- ▶ Flexible account-level structuring
 - Multiple accounts – single transaction instrument (card)
 - Single account – multiple transaction instruments
- ▶ Transaction warehousing:
 - Managerial reporting and exports to ancillary back-office systems
 - Transaction summaries for commission allocations and billing

ACI Prepaid Solutions on Demand

ACI On Demand™ offers a solution for organizations that choose to outsource their ACI prepaid solutions. ACI On Demand alleviates the need for day-to-day management of the system, reducing costs by eliminating hardware and software dependency as well as the need for technical employees to maintain the system. After initial connectivity is established, ACI manages the operational and IT-related tasks for customers' prepaid solutions.

Experience, Expertise

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.

- ▶ Provides solid prepaid account balance management with a master (“host”) record for the card-accessible prepaid balance
- ▶ Enables premier front-end authorization processing
- ▶ Offers real time interfaces to host for financial and nonfinancial events
- ▶ Allows full stand-in authorization processing
- ▶ Provides transaction-level fee assessments at the point of authorization
- ▶ Offers extensive value loading mechanisms, including batch or online (individual) value load mechanisms
- ▶ Enables top-up loading features with maximum account value parameters and provides scheduled reload parameters for flat amounts or top-up reloads
- ▶ Offers expanded administrative fee structures
- ▶ Permits event-driven fee assessments, including service calls and balance inquiries, as well as fees assessed as a function of time (balance aging and dormancy events)
- ▶ Supports universal account adjustment processing, including service adjustments, fee reversals and account closures
- ▶ Allows customer-defined account aging parameters, with account history support for escheatment cases
- ▶ Offers account closure process
- ▶ Provides dynamic reporting, including portfolio/liabilities reporting, front-end reconciliation, and income and adjustment reporting

features
at a glance