

ACI Worldwide

ACI Payments Framework



Business Challenge

Financial institutions around the world are faced with a growing set of challenges. Competition is intense, managing risk is more important than ever and responding quickly to change is a necessity. There is an increasing demand in the market for new banking products, yet bringing those products to market can be difficult and might take longer than most banks want. Banks might be unable to adapt to changing business conditions as quickly as they need, in turn creating inefficient business processes and systems.

Solution Description

The ACI Payments Framework is a unique set of electronic payments solutions that combines best-of-breed software solutions with comprehensive services to address a broad spectrum of electronic payments needs. ACI's software spans the length of the payments value chain, supporting transaction initiation through traditional and Web or wireless channels; real-time processing; and the automating of back-office functions like fraud detection and settlement.

Value Proposition

ACI has one of the most diverse and robust product portfolios in the industry. From payment authentication, routing and authorization to exception handling, risk management and reconciliation, no other solutions provider can act as the single source provider for such a broad array of software. ACI's depth of payments expertise and ability to deliver integrated, end-to-end solutions translates into lower risk, faster implementations and greater cost efficiency for its customers.

Company Description

More than 800 customers in over 80 countries use software from ACI Worldwide to process electronic payments and conduct business in new ways. Our software helps ensure transactions are processed reliably and safely, 24 hours a day. Last year, our customers used ACI software to process nearly 75 billion consumer-payment transactions and manage an estimated \$5 trillion in wholesale payments every day. They include many of the world's largest and most progressive financial institutions and retailers, managing mission-critical payment systems without fail.

IBM Segment

- Data Management

Business Function

- Payment Processing and Automation

Target Industry

- Banking and Financial Markets

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