

EVOLUZIONI REAL TIME

VERSO NUOVI ECOSISTEMI DIGITALI

IL SALONE DEI PAGAMENTI
NOV 2019

Daniele Astarita

Principal Solution Consultant, Real Time Payments

ACI Worldwide



ANY PAYMENT,
EVERY POSSIBILITY.®

ACI's Global reach

Serving customers on six continents



Support bill payment needs of **3,700+** corporates



Support **18 of the top 20** banks worldwide



Serve **thousands** of merchants directly and through payment service providers



Prevent fraud for **1,500+** banks, financial intermediaries and merchants

Americas
4,600+
customers

Headquarters

EMEA
400+
customers

Asia/Pacific
200+
customers

UP Real Time Payments Delivers the Capabilities and Scalability to Support Growth



- Connects to **18 real-time domestic schemes** around the world
- **First SWIFT gpi** certified solution
- Features end-to-end transaction time of **< 5 seconds** and scale up to **'000 transactions per seconds**
- Runs **50%** of payments for **U.K. Faster Payments** direct member banks
- Processes **\$14 trillion each day** in payments and securities
- Processes **65%** of U.S. **Fedwire traffic** and an average **1M SWIFT messages daily**



STET and ACI have partnered to deliver an end-to-end real-time payments solution to PSPs across Europe.

“Working with ACI will help us realize broad reach and faster adoption through ACI’s multiple ways to connect—via cloud or installed directly at the PSP.”

Jean-Marie Vallée
CEO, STET



Hungary’s OTP Bank Group Builds Foundation for Future Growth with ACI Worldwide

“ACI’s UP solutions will be a significant element of our architecture, playing a substantial role in our own open banking strategy, enabling us to capitalise on the opportunities that PSD2 and real-time payment present.”

Tibor Johancsik
CIO and COO, OTP Bank

ACI Worldwide Helps Rabobank Achieve Instant Payments Milestone

Of 1.3 million instant payments transactions processed, one third handled by Rabobank and ACI.



Rabobank

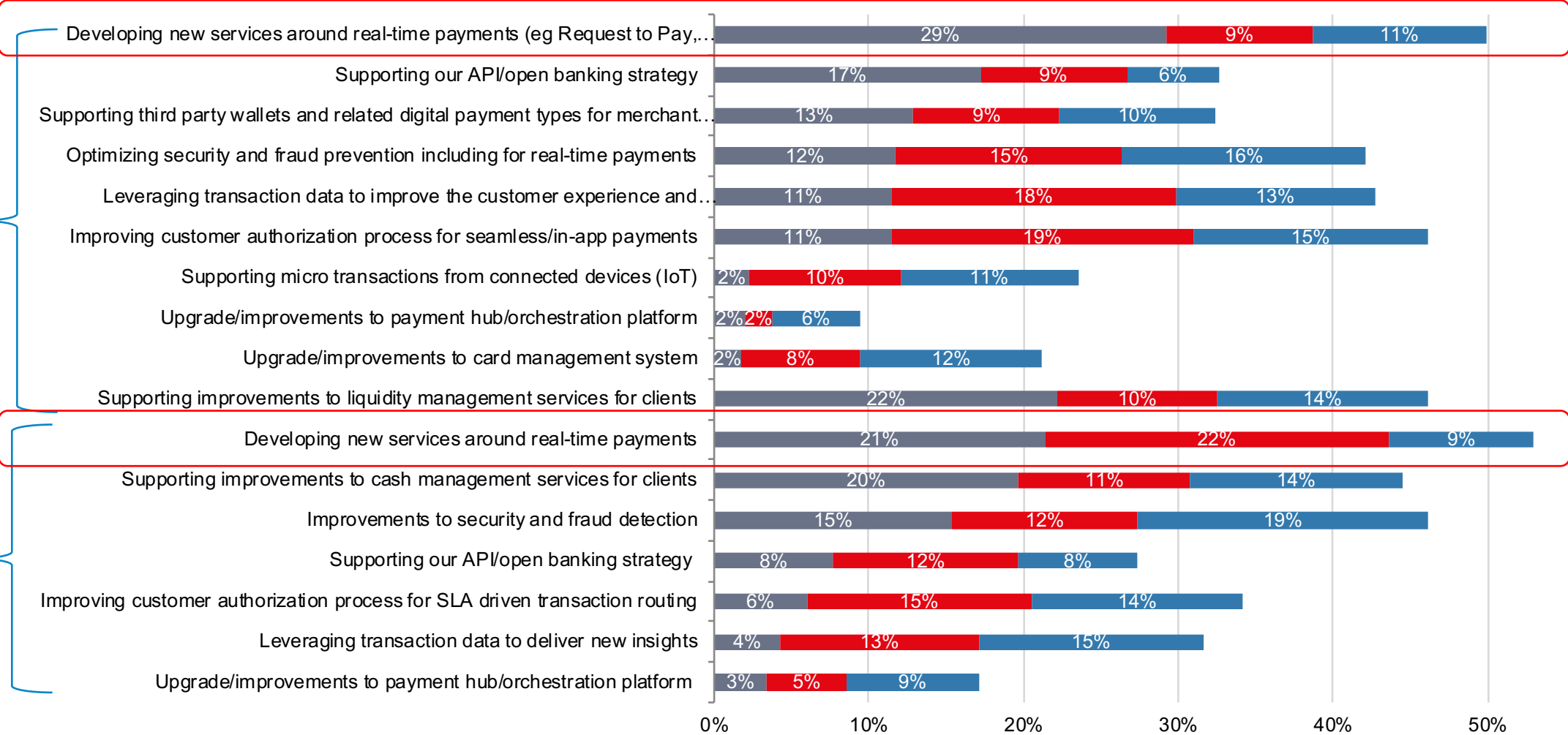
Digitalization : time to build on Real Time rails

Overlay Service on Real-time Infrastructure at the heart of Product Innovation In 2019/20

Thinking about your investment plans around new payment services, what are your highest priority areas over the next 12 months?

Retail banking and intermediaries only

Corporate banks only



Rank 1
Rank 2
Rank 3

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What Is “Request for Pay” (RfP)?

U.S.: Request for
Europe: Payment Request 2 Pay
U.K.: Request To Pay
India: Collect



Implementation patterns

- A messaging system (ISO 20022)
- API (web services or RESTful JSON)
- Multi-lateral vs. scheme



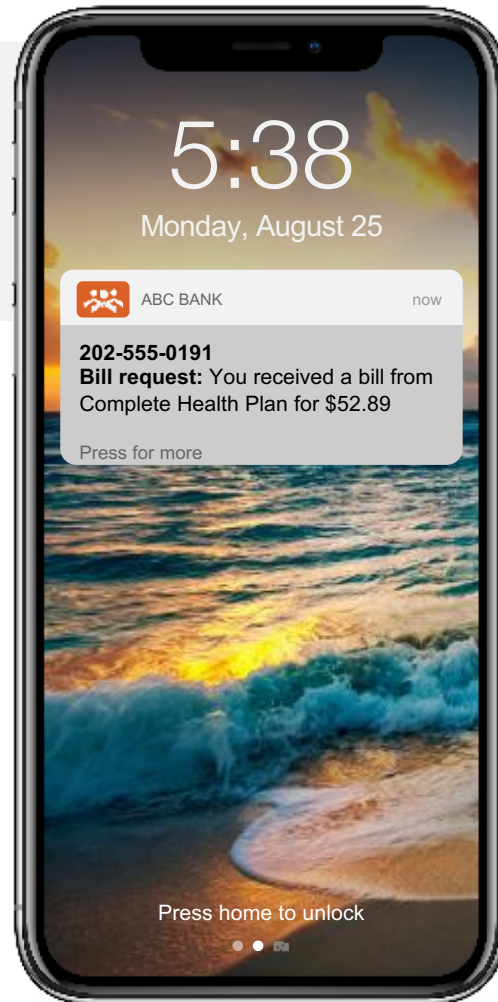
Features

- Hide sensitive payment credentials
- RTP for corporates (billers and retailers)
- An alternative digital payments method
- Typically paired with immediate payments



What it is not:

- A payments method
- A communications protocol



Bill pay



Online



Small business



Brick and mortar



Incentivized



Safe



Convenient



Balance on display



Instant



Modern expectation

Visit ACI Worldwide on STAND S10

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