



New ACI Worldwide Evaluation Demonstrates Significantly Reduced Total Cost of Ownership for UP BASE24-eps on Linux in the Cloud

September 17, 2018

UP BASE24-eps configuration proven to be high performing, fault-tolerant and easy to deploy in Linux cloud environment

NAPLES, Fla.--(BUSINESS WIRE)--Sep. 17, 2018-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), announced the results of an evaluation of ACI's UP BASE24-eps on Linux for banks. Without changing a line of code, UP BASE24-eps, a component of the UP [Retail Payments solution](#), was implemented on a banking infrastructure within a Linux environment, in the public cloud.

The evaluation demonstrated that the Linux platform could handle a large bank's mission-critical payment processing needs at a lower total cost of ownership (TCO), supporting the same high availability, scalability and high transaction throughput as current environments. It also highlighted the potential cost benefits associated with deploying the solution in a public cloud.

"This evaluation of ACI's UP BASE24-eps on Linux in the cloud not only replicated current functionality, but also tested high transaction throughputs that were equivalent or higher than a typical large bank's transaction volumes on average," said Anil Das, managing partner, Payments Practice, Cognizant, which worked with ACI on the testing. "The results showed this cloud-based configuration could process the transaction volume comfortably and it was highly available."

"The open systems environment of Linux provides financial institutions with a wide range of tools and resources," said James Wester, research director, IDC Financial Insights. "Moreover, the low TCO advantage of Linux makes it a more efficient option for financial institutions, helping them to increase their margins, given the interchange fee regulation that caps revenue. Further, financial institutions have been slower to adopt cloud-based payments technology so being able to provide that option would certainly provide further cost savings."

"As we move into an era of real-time and digital payments that drive up the number of transactions per second, this testing helps validate that Linux systems can support the mission-critical, high transaction needs of banks while delivering a compelling value proposition," said Craig Saks, chief operating officer, ACI Worldwide. "Innovative banking institutions are increasingly interested in the control, flexibility and cost benefits of technologies like Linux—which could provide up to 90 percent lower total cost of ownership—whether running on premise or in a public cloud."

UP BASE24-eps, part of ACI's UP [Retail Payments solution](#), acquires, authenticates, switches and authorizes financial transactions across multiple channels. Drawing on more than 40 years' experience in payments software, the platform supports card, ATM and bank branch transactions through to mobile commerce and internet banking. It has been developed to address rapidly changing market needs, such as real-time payment schemes, by bridging current payments systems with ACI's Universal Payments (UP) solutions. The system is often used to manage stand-in balances by banks, providing a single, real-time view of client balances across all channels and regardless of the availability of the bank's host systems.

About ACI Worldwide

ACI Worldwide, the [Universal Payments](#) (UP) company, powers [electronic payments](#) for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our [electronic bill presentment and payment](#) services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's [private cloud](#), we provide real-time, [immediate payments](#) capabilities and enable the industry's most complete [omni-channel payments](#) experience. To learn more about ACI, please visit www.aciworldwide.com. You can also find us on Twitter [@ACI_Worldwide](#).

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