

## **ACI Worldwide Introduces UP Retail Payments—Providing Industry's Most Complete End-to-End Enterprise Payments Solution**

*UP Retail Payments combines power of BASE24, UP BASE24-eps with Linux and UP Framework, resulting in lower costs and conversion risk for current and next-generation real-time, any-to-any payment environments*

NAPLES, Fla.--(BUSINESS WIRE)-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [electronic payment](#) and [banking](#) solutions, today announced the UP Retail Payments solution. UP Retail Payments combines the control, choice and flexibility of BASE24 and UP BASE24-eps, ACI's market-leading retail payment platforms, and UP Framework—which orchestrates any payment type, channel, currency or network—into a powerful end-to-end solution that banks and processors can customize quickly and easily to fit their payment needs now and into the future.

### **Integrating UP Framework with existing BASE24 clients**

As a part of the UP [Retail Payments solution](#), which is built on 40 years of payments expertise, UP Framework can serve as a bridge between BASE24 customers' current system and evolving end-user demands. This protects customers' existing investments by enabling them to continue running some or all of their systems into the foreseeable future. ACI will also continue to provide 24x7x365 BASE24 maintenance and mandate support. This strategy lowers risk and costs, eliminating the need to 'rip and replace' systems to address emerging payment needs. Customers can simply add new payment types and new volumes through UP Framework as their needs evolve, and migrate to UP BASE24-eps as their business demands.

### **Enabling next-generation enterprise payments**

UP Retail Payments delivers [enterprise-class payment](#) capabilities within UP BASE24-eps, which enables the rapid introduction of new payment methods, adherence to new payment networks or schemes and business flows as well as integration with new partners. Using the flexible and open UP Framework, UP BASE24-eps enables swift deployment of end points and interfaces through configuration rather than custom coding. As a result, it positions banks to address changing market needs—such as real-time payment schemes and numerous regulatory and technology demands—more quickly and efficiently.

"As the payments landscape presents countless new business opportunities, it also presents considerable pressures to lower costs and increase margins. ACI provides banks the ability to seize opportunities while maintaining their bottom lines," said Craig Saks, executive vice president of strategic products, ACI Worldwide. "ACI has long been recognized as offering the industry's leading retail payments platform, delivering global financial institutions the highest levels of scalability, reliability and security, while empowering them to reduce payment processing costs, increase customer loyalty and drive new sources of revenue."

### **Lowering TCO with support for Red Hat Enterprise Linux/x86**

Now including support for Red Hat Enterprise Linux/x86, an increasingly important and growing platform option, along with existing support for both DB2 and Oracle databases, the latest version of UP BASE24-eps provides organizations much-needed lower total cost of ownership. The new Linux support reduces operating expenses by more than 50 percent as well as increases performance, scalability and reliability. <sup>1</sup> ACI's move to Linux is in direct response to customers' demands to reduce dependencies on aging platforms while also lowering their hardware, operating system and maintenance costs.

UP BASE24-eps on Linux offers improved performance characteristics such as more transactions per second at a much lower infrastructure cost, giving customers significant savings advantages as they choose to migrate their legacy traffic. In recent testing on Linux, ACI achieved double the TPS throughput of its largest customer at a lower cost of scale compared with other platforms.

### **Environment options: on-premise or hosted**

UP Retail Payments is available on-premise or in a hosted environment for all current BASE24 and UP BASE24-eps customers, which can access and run other parts of the solution in a SaaS environment for as long as they prefer. ACI provides world-class SaaS payment solutions and services to thousands of organizations around the world to reduce time to market and minimize technical, operational and business risk.

### **Growing global demand for enterprise-class payment capabilities**

Financial institutions are working to quickly embrace major market drivers and innovations such as immediate payments and any-to-any payments, as well as address the growing need for enhanced domestic and global interoperability. As such, ACI has seen increased demand for its UP portfolio from both new and existing customers, including:

- | One of Australia's 'big four' banks, which is expanding its long-standing relationship with ACI. The bank, a founding member of Australia's New Payments Platform (NPP), will utilize ACI's UP Framework for Immediate Payments as part of a broader next-generation/modernization project.
- | One of the UK's 'big four' banks, which is utilizing UP Framework as a gateway into UK Faster Payments. Sixty percent of direct participants of the UK Faster Payments scheme currently use ACI's Faster Payments technology.
- | [TransferWise](#), the international money transfer platform, which is utilizing UP Framework to power its global network as it continues its rapid expansion. UP Framework is also enabling the provider to quickly add more payment types to its network.

#### **About ACI Worldwide**

ACI Worldwide, the [Universal Payments](#) (UP) company, powers electronic payments for more than 5,000 organizations around the world. More than 1,000 of the largest financial institutions and enablers as well as 300 of the leading [global retailers](#) rely on ACI to execute \$14 trillion each day in payments. In addition, thousands of organizations utilize our electronic bill presentment and payment services. Through our comprehensive suite of software and SaaS-based solutions, we deliver real-time, any-to-any payments capabilities and enable the industry's most complete omni-channel payments experience. To learn more about ACI, please visit [www.aciworldwide.com](http://www.aciworldwide.com). You can also find us on Twitter [@ACI\\_Worldwide](#).

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<sup>1</sup> Reducing Total Cost of Ownership for banks' IT operations 2015 - Hatstand

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