

ACI Commerce Gateway™

Online retailers, portals and other service providers in today's virtual world face two challenges: reducing costs and increasing revenues from electronic payments. Some of the e-commerce industry's most substantial costs result from fraud and chargebacks caused by the lack of widely used technologies for consumer authentication of electronic payments. E-commerce organizations require highly reliable, scalable support for Internet payments in order to quickly grow the profitability of their e-commerce businesses while sustaining growth rates.



The ACI Commerce Gateway™ Solution

The ACI Commerce Gateway provides a smooth link between the existing payments infrastructure and the dynamic environment of secure Internet payments. The Commerce Gateway protects infrastructure investments in existing payment platforms by managing rapidly changing technologies, and it isolates exposure to risky public networks, such as the Internet.

The Commerce Gateway is a flexible, scalable solution designed to accommodate the rapidly evolving secure Internet payment environment for merchants, merchant acquirers and processors.



Implement a Platform for Multiple Payment Technologies

The Commerce Gateway provides a single platform to support multiple payment technologies. The solution supports Secure Sockets Layer (SSL), Verified by Visa™ and MasterCard™ SecureCode®. Implementation of approved secure payment protocols enables merchants, acquirers and processors to improve merchant service charge and discount rates while managing financial liability for Internet transactions.

Simplify Merchant Web Site Integration

Merchants need to stay current with rapidly changing payments technology. The Commerce Gateway provides a common interface with merchant Web sites, regardless of which secure payment protocol is used. This allows merchants to use specific secure payment protocols for different payment types. The Commerce Gateway also provides secure online access to transaction, merchant and security management, enabling merchants to resolve problems themselves.

Manage Risk Effectively

The Commerce Gateway integrates risk management software using a sophisticated, easy-to-manage, rules-based system that monitors merchant and cardholder activity. Controls on merchant and cardholder transactions protect acquirers from risky merchant activity, and merchants from risky cardholder activity. Furthermore, transactions are screened by up to three negative files: bank identification numbers (BINs), hot cards reported lost or stolen, and warm cards that have exceeded usage or other temporary parameters.

The Commerce Gateway provides extensive online query capabilities that support evaluation of transaction activity, such as cardholder and merchant velocity.



The ACI Advantage

The ACI Commerce Gateway ensures transaction data integrity, security and accuracy for transactions originating from the Internet. By implementing a platform for secure payment technologies, payment processors and their customers are assured that transactions are managed with privacy and security.

The Commerce Gateway provides consistent, accurate exception handling, which ensures reliability and stability, as well as provides the delivery and support for which ACI's software solutions are renowned around the globe.

Proven, Reliable, Dependable

Built upon years of payment industry experience and customer input, the Commerce Gateway is an integral part of an enterprise payment solution. The application uses Java™ technology to enable platform independence; a browser-based, intuitive graphical user interface (GUI); and 24x7 availability.

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.

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- ▶ Provides an integrated, flexible, rules-based risk management system that operates with all secure payment protocols
- ▶ Supports multiple merchants on a single platform
- ▶ Supports online, batch and manually entered transactions
- ▶ Offers a Visa CISP-validated solution that enables compliance with the Payment Card Industry (PCI) Standard
- ▶ Provides merchants with Internet access to transaction data, reports and other relevant information
- ▶ Supports multiple payment types and can route to various authorization systems and traditional card payment engines
- ▶ Uses Java™ architecture and a relational database for scalability and portability
- ▶ Supports multiple platforms, including Microsoft® Windows®, Sun® Solaris™, IBM® System z and IBM RS6000
- ▶ Provides a highly scalable solution that supports entry-level systems processing a few thousand transactions a month up to large-scale, nationwide production systems processing millions of transactions a month
- ▶ Provides browser-enabled user interfaces for operations, merchants and merchant customer service
- ▶ Supports multicurrency acquiring, leveraging the capabilities of any multicurrency payment and settlement system

features
at a glance