



ACI Retail Commerce Server™ ACH Payment Option solution

ACI Retail Commerce Server™ offers retailers a solution to create and execute a payment acceptance strategy to drive new sales and reduce payment costs - while maximizing profits and enhancing the customer purchase experience.



Available on multiple operating and hardware platforms, the Retail Commerce Server solution provides payment acceptance switching, rewards and loyalty management, and enhanced loss prevention with refund and check authorization tools. ACI offers advanced protection of customer-sensitive transaction data and positions retailers to achieve PCI compliance.

ACH as a payment choice

ACI Retail Commerce Server provides retailers in any market segment with the ability to draft customers' checking accounts using the Automated Clearing House (ACH) system. This payment method solidifies your customer relationship and helps reduce costs normally associated with electronic payments, such as merchant discount and interchange.

This feature is important to supermarkets and convenience/fuel stations as they have played a prominent role for consumers. Supermarkets have led the way in delivering necessities and providing alternative services for their customers - from money orders to money transfers. Convenience/fuel stations have driven technology innovation by providing a major benefit to customers - expediency. From pre-made sandwiches to automated gas pumps to cross-industry rewards programs, convenience stores have lived up to their name.

ACI Retail Commerce Server allows retailers to leverage the ACH network to offer customers another electronic payment choice while reducing electronic payment processing costs.

Setup

Setting up the system to process payments as an ACH record is a simple three-step process.

- The first step is handled through system configuration. A retailer's banking information is added to the configuration parameter file to create the bank offset record where the funds will be deposited.
- Step two is the creation of a customer record. Using the Retail Commerce Server browser, retailers can select [Add Customer] from the User Menu → Customers as shown in Figure 1. Key demographic and security data is entered into the system to create the customer record. Included during this setup is the creation of a preferred shopper identification (Figure 2). Once the customer record has been created, including the preferred shopper account, then it is time to [Update Customer] record to add the customer's ACH information.

The customer will need to provide the bank's transit/routing number and their account number. It is advisable they provide the bank name as well.

- The third step is to work with the point of sale (POS) provider to include ACH as a transaction type in the message format. The POS will send an indicator that the payment type is ACH, the preferred shopper account number and the amount of the transaction.

From there, Retail Commerce Server will create the ACH file as part of the settlement process. The customer ACH information will be pulled from the system since there is a link between the preferred shopper account number and the customer record.



File Edit View Favorites Tools Help

Address <https://127.0.0.1:8443/Customer/CustomerAdd.jsp>

ACI payment systems Configuration User Menu Launch Reports Admin Add Customers User: Sales User

Customers Add Customers
ID Maintenance Delete Customers
Negative IDs Update Customers
PIN Maintenance View Customers
Positive Payroll
Refunds
Rewards
Returned Checks
SCAN
Value Card
View Business Day Totals
View Transactions

Customer Information

Middle Initial: Last Name: Address: Country: City: State: ZIP Code: Email Address: Phone Number: Birth Date: Do not mail items to this Shopper Do not Represent Checks Do not Represent Fees Limit Group: Refund Group: Refund Status(es): Closed Account ETC Scan Invalid ID

Secondary Address

Address: Country: City: State: ZIP Code:

Employment Details

Employee Employer Name: Employer Phone: Enrollment Information Enrollment Store: Enrollment Date:

Customer Identification

ID Type: ID Number: Date Issued: ID Status: Linked: Yes Add ID Update ID Remove ID Re-Issue PS Card Clear

<https://127.0.0.1:8443/Customer/CustomerAdd.jsp> Internet

Figure 1



How it works

When a customer is ready to pay, the POS system or clerk will ask the customer how they would like to pay. If the customer would like to choose ACH, they present their preferred shopper token and select ACH. The POS system then sends the transaction with a payment type indicator of ACH, the amount of the transaction and the preferred shopper account number. During settlement, the system will then pull the ACH information from the customer record and an ACH file will be created and delivered to the retailer's financial institution.

Risk management

There are several risk management components available within Retail Commerce Server to protect retailers from fraudulent and rejected ACH transactions.

During setup of the customer ACH record, a pre-notification option is available. If this is selected, a pre-notification will be sent out via the ACH system to ensure that it is a valid routing and account destination.

If the Retail Commerce Server Check Management solution is purchased and configured with processing rules, ACH transactions will be evaluated against the rules to authorize the transaction before the customer leaves the checkout line. Retailers may choose authorization parameters based upon velocity and amount limits, and positive files or negative files to authorize the ACH transaction. These options are parameter-driven, giving a strong tool to mitigate risk. Please see Figure 3 on the next page for an example of the rules available to make a decision on an ACH transaction.

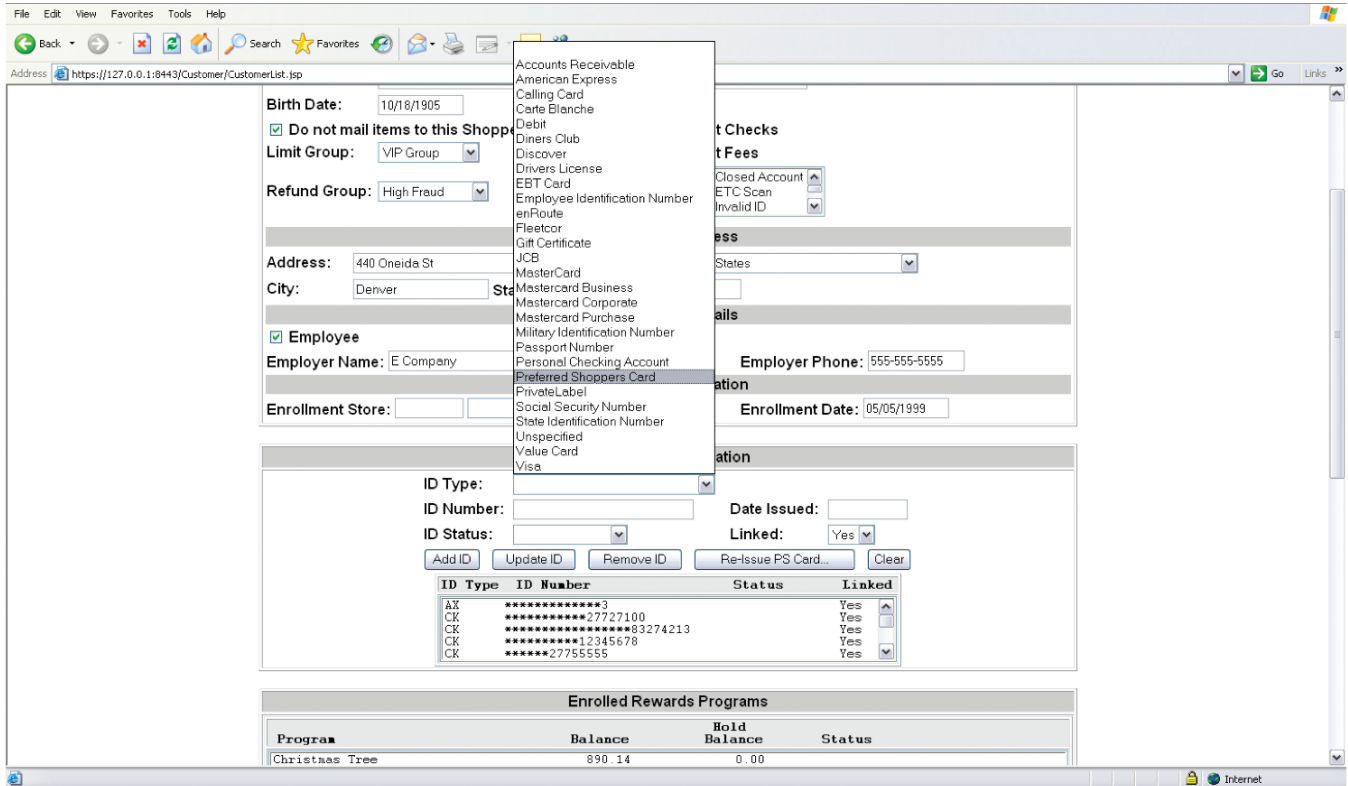


Figure 2



File Edit View Favorites Tools Help

Back Forward Stop Search Favorites Refresh Print Mail Internet Explorer

Address: https://127.0.0.1:8443/limits/limitTypeAdd.jsp

ACI payment systems Configuration User Menu Launch Reports Admin Add Check Limit Group User: Sales User

Limit Name:

Check Type:

Send Check To External Authorizer For Exceeding This Limit

Limits for a Single Purchase		
Check Amount:	<input type="text"/>	<input type="checkbox"/> Alert
Cashback Amount:	<input type="text"/>	<input type="checkbox"/> Alert
Number of Checks:	<input type="text"/>	<input type="checkbox"/> Alert

Limits for Period One		Limits for Period Two	
Days In Period:	<input type="text"/>	Days In Period:	<input type="text"/>
Number of Checks:	<input type="text"/> <input type="checkbox"/> Alert	Number of Checks:	<input type="text"/> <input type="checkbox"/> Alert
Store Visits:	<input type="text"/> <input type="checkbox"/> Alert	Store Visits:	<input type="text"/> <input type="checkbox"/> Alert
Check Amount:	<input type="text"/> <input type="checkbox"/> Alert	Check Amount:	<input type="text"/> <input type="checkbox"/> Alert
Cashback Amount:	<input type="text"/> <input type="checkbox"/> Alert	Cashback Amount:	<input type="text"/> <input type="checkbox"/> Alert

[View Check Limit Group](#) [Update Check Limit Group](#) [Delete Check Limit Group](#) [Delete Check Type Limit](#)

Figure 3

- ACI Retail Commerce Server™ provides an end-to-end solution that allows retailers to offer a lower cost payment solution to their customers while delivering secure, personalized service.



For additional security, a Personal Identification Number (PIN) is required by Retail Commerce Server to avoid any potential disputes related to the initiation of a payment transaction using the ACH system. The system has the ability to support customers' selected PINs.

Lastly, if retailers choose the Retail Commerce Server Check Collection module, any ACH items that are rejected (e.g. invalid or closed account, non-sufficient funds), can be imported into the system to work the reject. The Retail Commerce Server Check Collection module is a workflow tool that provides the features necessary to re-submit and collect on rejected transactions.

Program audit and privacy protection

Customer privacy

Customers are wary of the amount of data that is publicly available, and every day there are new ways to compromise identity. Retail Commerce Server is rigorously tested to maintain compliance with consumer privacy and industry regulations. It provides database encryption for sensitive customer information and is routinely tested against the Payment Card Industry Data Security Standards.

Audit controls

Each transaction completed by a customer is stored in the Retail Commerce Server database. Transactions can be retrieved through a look-up by customer name, account number and by store or system.

Summary

From setup through payment initiation to collection efforts, ACI Retail Commerce Server provides industry-leading retailers with an end-to-end solution that allows them to offer a lower cost payment solution to their customers while delivering secure, personalized service. The Retail Commerce Server solution allows retailers to execute an electronic payment strategy, which creates differentiation in the marketplace.

Whether purchased as a point solution or a comprehensive electronic payment system, Retail Commerce Server delivers unmatched return on investment from a single payment provider.



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About ACI Worldwide

ACI Worldwide powers electronic payments for financial institutions, retailers and processors around the world with the broadest, most integrated suite of electronic payment software in the market. More than 75 billion times each year, ACI's solutions process consumer payments. On an average day, ACI software manages more than US\$12 trillion in wholesale payments. And for more than 150 payments organizations worldwide, ACI software ensures people and businesses don't fall victim to financial crime. We are trusted globally based on our unrivaled understanding of payments and related processes. We have a definitive vision of how electronic payment systems will look in the future and we have the knowledge, scale and resources to deliver it. Since 1975, ACI has provided software solutions to the world's innovators. We welcome the opportunity to do the same for you.