



**DELIVERS CONTROL,
CHOICE & FLEXIBILITY**



PRODUCT FLYER

**ACI ACQUIRER™ FOR
BUSINESS OWNERS**

- **GROWS REVENUES BY CREATING NEW, INNOVATIVE AND CUSTOMIZED MERCHANT SERVICES**
- **INCREASES IT EFFICIENCY BY MANAGING MERCHANT RELATIONSHIPS WITH A SINGLE PLATFORM**
- **IMPROVES MERCHANT RELATIONSHIPS BY PROVIDING MARKET-SUITABLE SERVICES**

Merchant acquirers across the globe operate in a complex marketplace that is undergoing rapid change. There is an unrelenting pressure to reduce costs and grow revenues. New competitors are disrupting the market. When it comes to payments, consumers and merchants have evolving expectations.

Acquirers cannot compete effectively as they are encumbered by legacy technology. Existing merchant management systems are not fit for purpose and cannot be used to offer the innovative services that merchants are craving.



ACI ACQUIRER™ SCALES TO MEET THE MOST DEMANDING ACQUIRING ENVIRONMENTS.

FEATURES AT A GLANCE

- IMPROVES SPEED TO MARKET AND OPERATIONAL EFFICIENCY THROUGH PARAMETERIZED BUSINESS RULES AND MODELS
- SUPPLIES MERCHANT MANAGEMENT AND ACCOUNTING, INCLUDING HIERARCHIES
- SUPPORTS MULTIPLE CURRENCIES AND CROSS-BORDER ACQUIRING REQUIREMENTS
- SUPPORTS FLEXIBLE DEPOSIT RETENTION TO EFFECTIVELY MANAGE RISK
- OFFERS TRANSACTION- AND SERVICE-BASED FEE CALCULATION OPTIONS
- ALLOWS FOR FLEXIBLE BILLING, SETTLEMENT AND STATEMENT GENERATION OPTIONS
- PROVIDES “INTERCHANGE-PLUS” PRICING

ACI ACQUIRER™

ACI Acquirer™ is a market-leading merchant management system offered as part of the ACI Card and Merchant Management solutions. It has been developed to support domestic, international and global institutions. The system has full multi-currency, multi-product, multi-institution and multi-language capabilities. ACI Acquirer excels in managing merchant portfolios in different countries and market segments on a single platform and scales to meet the most demanding acquiring environments.

ACI Acquirer has been designed for the modern payments world and can facilitate the use of new technologies such as EMV and multi-application chip cards, as well as multiple delivery channels required for payment product servicing, such as the internet, mobile devices, etc.

BUSINESS DEMANDS

Business owners of merchant management systems have started to demand flexibility of the system as they seek to serve multiple merchants across multiple geographies. These executives need to have control of a system and its related costs. Their technology should enable them to provide new services to the marketplace and scale to meet their aggressive growth plans. Leaders in the industry are demanding both scalability and flexibility and want peace of mind guaranteed from their IT counterparts.

Globally, merchant management systems should not be an inhibitor, but rather an engine to ignite margin growth. Moving to a modern, market-leading solution will generate new revenues, increase IT efficiency and improve merchant relationships.

GENERATE NEW REVENUES

Incremental revenues can be generated from banks' existing merchants from a system that supports sophisticated fee structures, transaction-based pricing and merchant settlement terms. These features enable revenue and portfolio growth as they deliver a unique approach to merchant contract management and give banks a distinct competitive advantage in the marketplace.

Business owners can expand into new markets by leveraging flexible revenue-sharing features to engage independent sales organizations (ISOs). Acquirers can achieve accelerated business growth with the ability to engage effectively and profitably with ISOs to grow merchant accounts and transaction volumes.

INCREASE IT EFFICIENCY

Business owners should care about increased IT efficiency, which results in reduced operating costs. Market-leading merchant management systems are typically platform independent and have a three-tiered architecture: a user interface client, a business rules server and a relational database. The design improves product time to market, deployment and portability. It also streamlines installation, development of new features and release updates. Ultimately this reduces the costs associated with merchant management systems.

IMPROVE MERCHANT RELATIONSHIPS

Whether a merchant acquirer's portfolio consists of small domestic companies or multi-national conglomerates, they need to offer a system that is suited to the needs of their evolving client mix. To excel at this, acquirers need a merchant management system that has flexible merchant hierarchies so multiple markets and unique needs can be served from one platform.

To effectively compete in the marketplace, business owners need to demand flexibility from their system. This enables them to introduce new product offerings and services quickly. Acquirers can create unique merchant account pricing and settlement terms without requiring any technical changes to the system. Merchant products and services can be configured by business users and should not require the participation of software architects or developers.

Customer service can be improved by having a user interface that is intuitive and flexible. Flexibility enables institutions to improve the timeliness and response times of customer service queries. Summary and detail reports and other system outputs should be simple to obtain and review by customer service representatives and operators.

THE ACI ADVANTAGE

There has traditionally been a fine balance between choosing flexibility and peace of mind (e.g., scalability, performance, reliability, security). Now IT owners do not have to choose. ACI Acquirer delivers both flexibility and peace of mind to enable CIOs to meet business demands.

ACI Acquirer enables the IT owner to surpass the business demands. ACI Acquirer gives the business owner control and flexibility to introduce new products to the market without involving IT. ACI Acquirer improves IT efficiency with its SOA design, web-based services and platform independence. Finally, it has been proven in the most demanding

acquiring environments — delivering peace of mind.


IMPROVE WITH PEACE OF MIND

Industry leaders understand that they need to continuously improve if they want to stay up ahead of the competition. Their merchant management system gives them flexibility to deliver new products and services quickly. In seeking flexibility and control of their systems, scalability, performance and security should not be sacrificed. Peace of mind is needed to safely deliver on aggressive growth goals.





REVOLUTIONIZES PAYMENTS

ACI Worldwide, the Universal Payments company, powers electronic payments and banking for more than 5,000 financial institutions, retailers, billers and processors around the world. ACI software processes \$13 trillion in payments and securities transactions for more than 250 of the leading global retailers, and 21 of the world's 25 largest banks. Universal Payments —  — is ACI's strategy to deliver the industry's broadest, most unified end-to-end enterprise payment solutions. Through our comprehensive suite of software products and hosted services, we deliver solutions for payments processing; card and merchant management; online banking; mobile, branch and voice banking; fraud detection; trade finance; and electronic bill presentment and payment. To learn more about ACI, please visit www.aciworldwide.com. You can also find us on Twitter @ACI_Worldwide.

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