FEATURES AT A GLANCE

- Enables extensible real-time consumer transactions and payments
- Offers industry-leading security and compliance
- Provides exceptional availability and reliability
- 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
- Provides 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™

Merchant acquirers around the world are facing very serious challenges as changes in the global marketplace increase competition for new merchants and transactions. Profit margins on existing merchant products and services are under continual pressure. Existing merchant management systems are failing to stay current with new and evolving technologies and are becoming increasingly rigid and less reactive to changes in merchant requirements for faster, more flexible merchant payment services. When comparing new merchants, online retailers and large, global merchants, there are widely varying patterns in transaction volumes, quality and profitability that cause strain on legacy system resources used to maintain the merchant portfolios. These demands require that acquirers deploy highly flexibly and feature-rich systems.

ACI® ACQUIRER™ HAS FULL MULTI-CURRENCY, MULTI-PRODUCT, MULTI-INSTITUTION AND MULTI-LANGUAGE CAPABILITIES AND IS CAPABLE OF MANAGING MERCHANT PORTFOLIOS IN DIFFERENT COUNTRIES AND FOR DIFFERENT ACQUIRERS ON A SINGLE PLATFORM.

THE ACI® ACQUIRER™ SOLUTION

The ACI Card and Merchant Management™ solutions offer card issuing and merchant management capabilities, and include three primary components: ACI Acquirer™, ACI Issuer™ and ACI Interchange™. The solutions deliver competitive advantage, speed to market, customer focus and support for multiple payment product types. The products have been developed in line with modern issuing and acquiring standards (such as EMV) and can facilitate the use of new technologies such as multi-application chip cards, and multiple delivery channels required for payment product servicing, such as the internet, mobile devices, etc.

ACI Acquirer is the merchant management system of the solution set. It has been developed to support national, international and global financial institutions. The system has full multi-currency, multi-product, multi-institution and multi-language capabilities and is capable of managing merchant portfolios in different countries and for different acquirers on a single platform.

A customer service focus is essential to the success of the payments industry. At the heart of ACI Acquirer is a powerful relational database, giving a consolidated view of the merchant and its programs and transactions. Acquirers can view their complete relationship with individual merchants, and merchant data is readily available for customer profiling and segmentation activities. The solution:

- Provides the core merchant management functionality for acquirers

- Manages complex merchant hierarchies to support the processing, reporting and settlement requirements of the largest, most complex merchant portfolios

- Offers flexibility and parameterized business services to acquirers so they can meet the changing demands of their merchant base

- Allows ancillary systems to be integrated with the core system through SOA

GROW REVENUES AND IMPROVE PROFITABILITY

ACI Acquirer provides strong product management functionality with customizable merchant contract models. The parameter-driven merchant models reduce administration and overhead costs and provide increased levels of customer satisfaction through superior service. The system also supports sophisticated fee structures, transaction-based pricing and merchant settlement terms which enable revenue and portfolio growth through a highly differentiated approach to merchant contract management. Flexible pricing structures enable transparency of merchant contracts by establishing fee structures such as "interchange-plus" pricing — including interchange fee upgrades and downgrades.

ACI Acquirer also allows for 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.

ENHANCE CUSTOMER SERVICE

The system offers flexible merchant hierarchy support to meet the needs of small to large and simple to complex merchants — particularly across geographical borders. The intuitive and flexible nature of the ACI Acquirer user interface allows institutions to improve the timeliness of responses to customer service queries. Customer service representatives can quickly and easily locate pertinent information related to customer, card and account information on a variety of user-friendly screens and windows to rapidly resolve any customer incidents.

This highly flexible solution also enables market differentiation and revenue opportunities through its ability to introduce new product offerings and services quickly. Merchant products and services can be configured by business users and do not require the participation of software architects or developers. Acquirers can create unique merchant account pricing and settlement terms without requiring any technical changes to the software.

THE ACI ADVANTAGE

Merchant profiles can change dramatically depending on the size and locations of the merchant, and the products or services they offer. To accommodate the requirements of a diverse merchant acquiring market, unique merchant contracts can be assembled, replicated, modified and retired to support the lifecycles of different types of merchants. This allows acquirers to move merchants quickly between different types of contracts to award strong business growth, quality payment acceptance and efficient payment submissions. As a merchant's business changes, ACI Acquirer will help acquirers to guide merchants toward the appropriate contractual arrangements to ensure the merchant's business is retained and the relationship between the merchant and the acquirer is mutually profitable.

REACT WITH AGILITY TO CHANGING MARKET DYNAMICS

ACI Acquirer is a truly global application with its support for multiple languages, currencies, products, institutions and schemes. These features allow acquirers to capitalize on changes in the markets served

and the global economy at large. Acquirers gain economies of scale from a common processing platform across the whole business — including multiple institutions covering all markets and geographies. The system effectively becomes a global solution that reduces the total cost of ownership (TCO) for acquirers.

With its localized and regionalized support models, acquirers can offer consistent merchant services across geographies and channels. Combined with ACI Interchange, which provides clearing file processing services, ACI Acquirer supports the acquisition and settlement of Visa, Mastercard, American Express, JCB and Discover transactions.

OPTIMAL ARCHITECTURE AND DESIGN

ACI Acquirer is designed in a platform-independent, three-tier architecture: a user interface client, a business rules server and a relational database. This relational database processing environment enables all modules to share common core services, data and configuration setup. The design improves product time to market, deployment and portability. It also streamlines installation, development of new features and release updates.

The system can be deployed on mainframe z/OS and UNIX platforms. ACI Acquirer also leverages SOA in order to loosely couple the business layer from the database and provides for simple integration with other systems used in an acquirer's payment processing environment.

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