ACI Card and Merchant Management™ solutions are specifically designed to meet the requirements of financial institutions operating in today’s highly competitive marketplace. ACI has successfully delivered these solutions to the global payments industry for many years, keeping pace with the demands of the fast moving and evolving market.
ACI WORLDWIDE’S RETAIL SOLUTIONS ENABLE COMPANIES TO INTRODUCE NEW PAYMENT PRODUCTS AND SERVICES QUICKLY.

Payments standards (such as EMV, contactless, NFC), payment products (such as prepaid cards) and the evolution of payment technologies, including mobile, are having an unprecedented impact on the payment card industry. ACI enables institutions to embrace these changes and turn them into tangible business benefits. They are able to introduce new, finely tuned products to their consumer segments quickly, across different markets while providing the convenience they expect in today’s fast-changing payments environment. Besides their inherent flexibility, these solutions differentiate themselves by their proven scalability and interoperability with ACI’s other payment offerings.

ACI retail solutions include ACI Issuer™, ACI Acquirer™, ACI Interchange™, ACI Payments Manager™, ACI Token Manager™ and ACI Token Manager™ for Mobile. All offer highly advanced features that are compliant with the major international payment schemes — Visa, MasterCard, American Express, Discover and JCB.

CUSTOMER FOCUS
ACI’s retail solutions enable financial institutions to move quickly and to design and deliver new segmented products and services to their customers. ACI Issuer’s interface allows for easy product definition supported by flexible transaction-level pricing, billing and settlement options, while ACI Acquirer provides merchant acquirers with the most flexible transaction, service fees and settlement options in today’s market.

Together, these solutions are the most highly parameterized on the market today — giving institutions the ability to innovate and remain competitive without resorting to costly code changes. This delivers measurable, demonstrable cost savings and increased revenues.

Moneris, the largest Canadian acquiring processor, selected ACI for its merchant billing and settlement solution because of the ability to support the evolving interchange requirements and flexibility in defining new merchant offerings. The new functionality allows Moneris to develop multiple rates and fees, varying threshold amounts for fee changes and rebates for individual merchants. This flexibility allows Moneris to offer solutions to an entirely new category of merchants that they couldn’t previously address.
SCALABILITY
ACI’s retail solutions have been deployed worldwide and support truly global customers. They are installed at more than 70 businesses worldwide — among these are six major European banks and processing institutions, a major North American processor, a global credit card network and two of the top five Chinese banks. One processor manages over 350,000 merchants with ACI Acquirer, while one Chinese bank has issued more than 50M cards with the ACI Issuer solution.

INTEROPERABILITY
ACI offers the broadest payments portfolio in the industry. The retail solutions highlighted here in this document can be further extended; transactions can be authorized either via ACI’s flagship payments engine BASE24-eps® or by ACI Issuer, depending on the product and the processing environment. This maximizes both functionality and availability for customers. The interoperability of ACI products allows financial institutions to deploy the leading systems side-by-side with the richest functionality they need most to execute on their payment strategies.

END-TO-END SOLUTION
The following sections detail how each ACI product plays a critical role in providing end-to-end card and merchant management functions.

ACI Issuer 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 card portfolios in different countries and for different issuers on a single platform.

ACI Issuer’s powerful relational database provides a consolidated view of the customer and their transactions. Issuers can view their complete relationship with individual customers, and customer data is readily available for customer profiling and segmentation activities.

• Provides the core card management functionality for issuers of credit, debit and prepaid cards
• Complies with EMV standards, with EMV processing fully integrated within the system
• Enables specialist systems to be easily integrated with the core banking systems and supporting solutions, such as behavioral scoring, fraud detection and CRM systems

ACI Acquirer is a comprehensive multi-currency merchant management system. Merchant accounts and their histories are stored and managed in ACI Acquirer giving acquiring banks complete control of the merchant accounting and settlement processes.

Transactions that are submitted to ACI Acquirer are automatically settled with the merchant concerned according to the flexible settlement and statement options that are provided. Merchant service charges and transaction fees are calculated and managed through ACI Acquirer, which also facilitates the collection of fees and charges from the merchants.

• Offers multi-currency capabilities that are ideally suited to managing cross-border acquiring operations
• Supports multi-level merchant hierarchies, where a different currency can be used at each point on the hierarchy
• Provides comprehensive merchant service inquiry and maintenance facilities

ACI Interchange manages the incoming and outgoing clearing process with the major international payment schemes, ensuring compliance with Visa, MasterCard, American Express, Discover and JCB. ACI Interchange can easily be adapted to manage clearing processes with additional networks such as regional and domestic payment schemes.

This scalable clearing engine is built to ISO 8583 specifications and is interoperable with ACI Issuer and ACI Acquirer to provide issuers and acquirers with a single, reliable platform through which transactions are processed.

• Contains separate processes for passing clearing and settlement data to and from each of the international networks
• Manages the receipt and entry of dispute transactions including chargebacks and re-presentments

Payments Manager is a modular software solution that automates the processing and settlement of electronic payment transactions, and provides card issuance and transaction instrument program support. The solution accesses a central database that can be updated in near-real time with transactions from online payment engines. Module functions are accessed in an integrated user environment.
The core modules of Payments Manager are designed to streamline and automate daily settlement processes and card issue functions including fee processing and funds movement, and customer and card instrument management. All services are built around a relational database that enhances information management and customer service.

- Enables users to implement a multi-institution, multi-currency settlement management system that automates financial processing between electronic payment organizations
- Provides automated transaction reconciliation for single-message payment transactions with standard “off-the-shelf” modules for U.S. EFT debit card networks
- Offers a systematic matching and suspense management process for dual message authorization and clearing transaction records

**PRODUCT ARCHITECTURE**

At the core of ACI’s retail solutions is a flexible, multi-layer modern client/server design. This highly modular approach allows for the system to be easily upgraded, modified and supported in discrete areas without impacting other parts of the solution, which significantly reduces maintenance and development costs.

The message-based architecture makes a common server interface available regardless of the means of access to the system — whether via corporate office screens, branch workstations, the internet or interactive voice response services. And a SOA facilitates integration with third-party systems and internal and/or external applications, e.g., authorization and switching systems, customer databases, behavioral scoring systems, and core banking and general ledger systems. This is delivered through the online messaging architecture and also through the standard batch interfaces supported in the base product.

These solutions run on both IBM z/OS and UNIX platforms; hardware and software requirements include Oracle database server, available for several hardware and OS platforms (Windows, Oracle Solaris, HP-UX, AIX, Linux).

ACI Token Manager solutions are powered by Bell ID. These solutions constitute an open software platform covering a complete spectrum of turnkey products and services for single and multi-application management schemes. To guarantee interoperability and independence of the software suite, ACI actively complies with all common standards used for chip-based payment instruments (cards, physical tokens and mobile devices), applications and cryptographic keys.

ACI Token Manager for Mobile supports the lifecycle of near-field communication (NFC) payment devices. The solution provides issuance, personalization, parameter management and over-the-air (OTA) lifecycle management of payment applications on NFC-enabled mobile devices. The system also manages critical cryptographic keys required to secure payment applications remotely. Token Manager for Mobile can be implemented by organizations who would like to add Trusted Service Manager (TSM) capabilities to their new mobile payment offerings.