

BENEFITS AT A GLANCE

- Adapts seamlessly to shifting consumer behaviors
- Enables safe, rapid business expansion across channels and borders
- Protects sensitive shopper data with omni-channel tokens and validated P2P encryption
- Increases conversion and reduces chargebacks with enhanced fraud protection
- Maintains flexibility, choice and control of your payment solutions
- Reduces the burden and costs of PCI compliance

DELIVERING OMNI-CHANNEL PAYMENT JOURNEYS FOR TODAY'S CONSUMERS

Today's consumers don't see channels, they see brands. Digitally confident and experience-driven shoppers look to interact with those brands when, where and how they want, moving seamlessly across digital and physical channels to complete their purchases.

Merchants can no longer afford to have disconnects or inconsistencies across in-store, mobile, online and other touchpoints. You need access to flexible, innovation-ready payment technologies that enable secure, convenient omni-channel customer journeys and enhance your profitability.



INTRODUCING ACI® OMNI-COMMERCE™

ACI® Omni-Commerce™ is a secure omni-channel payment processing platform with the flexibility to support your in-store, online and mobile needs, and the scalability to power the purchasing experiences that customers are looking for now and in the future. Support for multiple card payment types (credit, debit, prepaid, EMV and contactless), global schemes (Apple Pay and Google Pay) and alternative payment methods (PayPal, Klarna, iDEAL, Alipay, etc.) — is coupled with access to a global payments network of acquirers and payment providers. Robust payments security is achieved through P2P encryption, merchant and network tokens, and real-time online fraud prevention capabilities. The solution gives you the ability to support your customers' payment choices while keeping costs under control and fraud at bay.



DELIVERING THE EXPERIENCES YOUR CUSTOMERS DEMAND

More and more customers are browsing, buying and returning items with no regard to the channel. Because our solution operates across all channels and supports all payment types and devices, ACI Omni-Commerce enables you to support true multi-channel customer journeys, delivering a consistent, superior brand experience, whenever and wherever your customers choose to engage.

Whether it's pay-in-aisle, kiosks, pay-at-pump, mobile app payments, QR code acceptance, eCommerce, traditional or mobile POS, buy online, pickup in-store, drive through or the increasingly popular curbside collection — we've got it covered.

Our global solution offers instant access to hundreds of payment methods and acquirers, enabling you to offer your customers' preferred way to pay. We also enable a single view of your customers and their payments activity across all touchpoints, giving you better visibility of your customers' buying behavior and ensuring you can deliver a more personalized service.

ACI Worldwide powers digital payments for more than 6,000 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our electronic bill presentment and payment services. Through our comprehensive suite of software solutions delivered on customers' premises, through the public cloud or through ACI's private cloud, we provide real-time, immediate payments capabilities and enable the industry's most complete omni-channel payments experience.

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SECURITY, RISK, FRAUD AND COMPLIANCE – COVERED

ACI Omni-Commerce helps you de-risk your business with robust data security and fraud prevention capabilities. This includes smart tokenization (centralized omni-tokens), P2P encryption and asset management, which enable you to secure sensitive customer data and reduce the costs and burden of PCI compliance.

Our integrated, multi-layered fraud management capabilities include machine learning models, predictive and behavioral analytics, customer profiling techniques, unlimited rules and powerful consortium data. Delivered by expert fraud analysts – who add a critical human element to fraud strategy optimization – this results in highly accurate fraud decisioning, allowing you to strike the right balance between blocking fraud and supporting sales.

PUTTING YOU IN CONTROL OF YOUR PAYMENTS

The ACI Omni-Commerce solution brings simplicity to complex payment challenges and gives you greater control over your payment processes and costs.

A range of simple, web-based tools enables you to manage POS estates, access one consolidated view of transactions across channels and produce high-value performance reports. Advanced payment analytics tools enable deep insights into historical data and emerging trends, and predictive views that can drive optimized business decisions and inform strategic initiatives.

As our solutions are vendor-agnostic, we support a wide range of devices and acquiring relationships, which gives you the flexibility to select and flex which acquirers, terminal vendors and partners you work with in line with your business needs. Sometimes time to market is the most critical factor and, to enable an extremely rapid rollout, we can also provide a set of pre-certified, pre-packaged options.

As your business expands, we cost-effectively deliver the scalability and high availability to ensure your customers get the level of service they expect.

Trust ACI to support your customers and maximize your profitability across shopping channels.