

## BENEFITS AT A GLANCE

### PROVIDING SIMPLICITY

- Packaged in-store solution
- Global eCommerce payments with integrated fraud prevention
- Self-service portal with one view of payments data
- Easy onboarding with pre-certified terminals and eCommerce widget
- Full-stack service including acquiring bank and payment terminal partners

### MAXIMIZING RETURN ON INVESTMENT

- Global payments through a single cloud solution
- Fast time to market for rapid revenue growth
- Reduced burden and cost of compliance

### DELIVERING RELIABILITY AND SECURITY

- Robust technology used by leading global brands
- Hosted and operated by a global payments leader
- Maximizes customer conversion and minimizes fraud losses and chargeback risks

# FAST, SIMPLE AND SECURE PAYMENTS FOR TODAY'S OMNI-COMMERCE CONSUMER

The ACI® Omni-Commerce™ solution offers merchants a seamless, robust payments service across in-store and digital channels. We support the delivery of an exceptional customer experience across all shopping channels, payment types and geographies — with fast time to market and one key relationship to manage.

ACI's solution eases the burden on merchants, relieving you of payment challenges that can be complex and costly. We provide the latest tools and technology to support your business growth.



A READY-TO-USE,  
IN-STORE  
PAYMENTS  
SOLUTION WITH  
eCOMMERCE  
PAYMENTS AND  
OPTIMIZED FRAUD  
PREVENTION —  
GIVING ACCESS  
TO A GLOBAL  
NETWORK  
OF PAYMENT  
METHODS.

ACI OFFERS A  
SIMPLE WAY  
TO MAXIMIZE  
CUSTOMER  
CONVERSION  
USING THE  
BEST PAYMENTS  
AND FRAUD  
TECHNOLOGY.

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## A COMPLEX PAYMENTS CHALLENGE

Consumers expect to be able to pay with their preferred payment method in any shopping channel. To remain competitive and take advantage of new revenue opportunities, a cross-channel, omni-commerce approach has become a necessity for successful merchants.

Yet, providing a good customer experience across channels, devices and geographies is a complex task. It can take merchants years, at significant cost, to deliver a true omni-commerce experience — one that addresses multiple challenges around technology, compliance, and vendor or partner relationships. Managing terminals and acquirer relationships, negotiating fees, introducing new payment types, expanding across borders and combatting fraud are just some of those challenges.

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## A COMPLETE PAYMENTS SOLUTION AT YOUR FINGERTIPS

ACI offers a turnkey payments gateway for in-store and eCommerce transactions with integrated fraud prevention — providing merchants with a future-proof payments acceptance capability. We deliver fast onboarding and robust security, with a choice of terminals supporting domestic and international payments.



An easy one-time integration to our global eCommerce gateway provides access to hundreds of alternative payment methods (APMs) and regional and global acquirers, supporting domestic and international payments acceptance. With the ACI Omni-Commerce solution, merchants can easily expand their business internationally, offering consumers the ability to pay in their preferred method to maximize conversion.

Our service ensures your business and your customers are protected through ACI's validated P2PE solution, which simplifies your PCI compliance. ACI delivers industry-leading, multi-layered fraud management capabilities, using cutting-edge machine learning and consumer profiling techniques, as well as consortium data from thousands of merchants around the world. Critically, this provides the optimal balance between payments acceptance, fraud risk and chargeback costs.

## ACI GIVES MERCHANTS THE ABILITY TO FOCUS ON THEIR CORE BUSINESS, LEAVING PAYMENTS TO THE EXPERTS.

ACI Worldwide, the Universal Payments® (UP®) company, powers electronic 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 or through ACI's private cloud, we provide real-time, immediate payments capabilities and enable the industry's most complete omni-channel payments experience.

Through ACI's range of simple web-based tools, merchants can manage their POS estates, access one consolidated view of transactions across channels and produce high-value performance reports. We provide increased efficiency while lowering operational costs for merchants.

The ACI Omni-Commerce solution brings simplicity to a complex payments challenge. Trust ACI to help you support your customers and maximize profitability across your shopping channels.

For more information on how ACI can help you deliver a seamless, secure, omni-channel shopping experience, contact us at [merchantpayments@aciworldwide.com](mailto:merchantpayments@aciworldwide.com).

### LEARN MORE



[WWW.ACIWORLDWIDE.COM](http://WWW.ACIWORLDWIDE.COM)



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AFL7186 05-20