ACI UNIVERSAL PAYMENTS℠

UP®

FEATURES AT A GLANCE

FLEXIBLE
- Connects to a powerful, multi-faceted gateway
- Enables fast, easy deployment of new applications and services
- Integrates seamlessly with the white-label solution

FEATURE-RICH
- Secures payments with integral risk checks
- Enables visibility through advanced business intelligence tools
- Delivers a complete range of features, tools and front-end widgets

SEAMLESS
- Powers payments across all channels and geographies with one core engine
- Promotes a seamless, secure payments experience for any merchant type
- Reduces set-up times with one integration and automated onboarding

GLOBAL
- Provides access to 350+ card acquirers and alternative payment methods
- Offers immediate global coverage in 160+ countries and 25+ languages
- Processes 170+ currencies for successful international expansion

ACI PAY.ON® PAYMENTS GATEWAY™

The ACI PAY.ON® Payments Gateway™, part of the UP® eCommerce Payments™ solution, is a feature-rich suite for payments processing and an omni-channel solution, including eCommerce, mCommerce and mobile point-of-sale. Fully PCI compliant, it includes a set of integral risk checks, automated onboarding and advanced business intelligence tools — all accessible via one integration point. A RESTful open API architecture combines with an extensive global network of card acquirers and alternative payment methods to power simple, global and secure payments.

OMNI-CHANNEL
- eCommerce
- mCommerce
- In-store acceptance

GLOBAL COVERAGE
- 350+ acquirers and alternative payment methods
- 160+ countries
- All currencies and 25+ languages
- Connector on Demand

INTEGRATION AND ONBOARDING
- Single integration
- Online interactive documentation
- Administration and reporting APIs
- eTerminals
- Webhooks

PAYMENTS PROCESSING
- PCI-compliant tokenization
- Chargeback and chargeback reversal
- Managed recurring billing
- Smart local transaction routing
- Multi-currency authorization and settlement
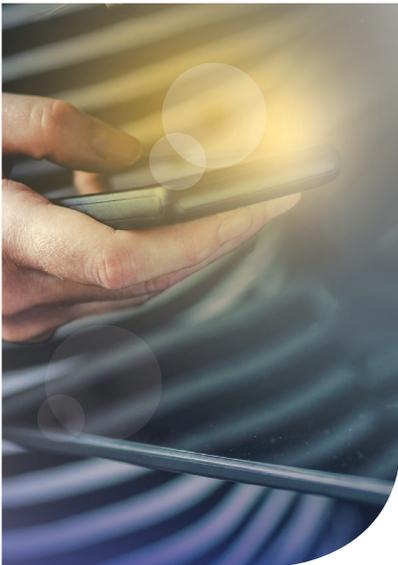- One-click checkout

BUSINESS INTELLIGENCE
- Real-time transaction reporting
- White-label portal
- Monitoring and analysis
- Automated merchant onboarding

INTEGRAL RISK CHECKS
- Velocity checks
- Plausibility checks
- GEO IP location checks
- Black and white listing
- 3-D Secure

THE MARKET CHALLENGE

Today's consumers expect to browse and purchase anytime, anywhere, through any channel, using any payments type that suits them. With this increasing demand comes added complexity for businesses that want to maintain a competitive edge, keep loyal customers and encourage sales growth. Providing seamless and secure payment options for emerging shopping channels, payment types and for cross-border transactions can be a daunting task for merchants who need to be able to deliver this service efficiently and at minimal cost.

A COMPLETE SET OF CUSTOMIZABLE TOOLS TO MEET THE PAYMENT DEMANDS OF ANY MERCHANT

THE PAY.ON PAYMENTS GATEWAY

The PAY.ON Payments Gateway supports both local and cross-border payments quickly and securely across all channels and geographies. Available in white-label form as either a gateway-to-gateway expansion service or a fully modular payments solution, the gateway offers innovative technology based on open payments architecture and an extensive international network. All this is available through one single integration point, giving payment providers increased speed to market and a complete set of customizable tools to meet the payment demands of any merchant and their diverse range of shoppers.

FLEXIBILITY, SECURITY AND CHOICE

The feature-rich payment processing capabilities of the PAY.ON Payments Gateway are built upon open payments technology that can rapidly adapt to any market and any business need, anywhere in the world.

The gateway includes a powerful omni-channel transaction processing API, as well as the ability to quickly and easily build new applications and services in line with merchant needs. A unified RESTful open API allows access to the complete set of features and front-end widgets as a one-stop shop payments solution. Multi-language, multi-currency, security, alternative payment methods and PCI-compliant tokenization capabilities are all integrated and supported. This helps ensure that merchants have access to everything they need to safely, securely and quickly expand their businesses and serve their customers wherever and however they shop.

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The rich capabilities of the gateway are supported by an intuitive business intelligence portal which provides a user-friendly interface for monitoring transactions, managing chargebacks, and identifying anomalies and trends. Through flexible data analysis and graphic visualization capabilities, users can easily monitor and report on the performance of their transactions as well as easily adapt strategies when needed.

Fraud is a constant threat in eCommerce, so we also provide customers access to ACI ReD Shield® fraud management — a sophisticated real-time fraud prevention solution. ReD Shield is an integral part of the UP eCommerce Payments solution, providing an effective way to protect revenues, support growth and enhance the customer buying experience by blocking fraudsters and welcoming genuine shoppers.

In addition to all these features, our gateway solution also offers a range of valuable business-specific options, including the ability to implement one-click checkouts, recurring billing and loyalty programs.

SUPPORTING ANY CHANNEL, ANYWHERE

Our open payments gateway powers omni-channel commerce in national and international markets. This seamless solution for your eCommerce, mCommerce and mobile in-store transactions enables payments of any type. With our omni-channel solution, you can support a frictionless checkout experience, using the same core engine for all channels and geographies — securing the availability of every payment method, anytime, anywhere.

With ACI's global payments, network payment providers and merchants have the technical connectivity to reach eCommerce markets in more than 160 countries. And because our entire network is available through a single API, integration and onboarding is simple and time to market quicker than ever.