

## BENEFITS AT A GLANCE

- Gain immediate access to a global network with hundreds of payment endpoints
- Retain acquirer independence for flexibility and cost control
- Deliver customer-centric solutions that support merchant growth
- Process payments quickly and securely across channels and markets
- Increase acceptance and reduce chargebacks with enhanced fraud protection
- Reduce IT costs and time to market with fast integration through Open API technology
- Partner with payment and fraud experts, and focus on growing your business

# ENABLING PSP PROFITABILITY AND MERCHANT GROWTH

## ACI<sup>®</sup> SECURE eCOMMERCE<sup>™</sup> FOR PSPs

Today's shoppers expect a safe, fast online payments experience that is almost invisible. They also expect the same experience using online and mobile payment options at home, in-store, at kiosks and on the go.

In response, merchants need to use flexible, advanced payment solutions to deliver seamless digital journeys and put customers in control of how they purchase and pay. Payment service providers (PSPs) need to help merchants address this challenge, at the same time reducing the complexity and cost of the payments process, supporting compliance and driving their own revenue growth.



ACI® SECURE  
eCOMMERCE™  
COMBINES A  
POWERFUL  
PAYMENTS GATEWAY,  
SOPHISTICATED  
REAL-TIME FRAUD  
PREVENTION  
CAPABILITIES AND  
ADVANCED BUSINESS  
INTELLIGENCE TOOLS.



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## DIFFERENTIATE, ADD VALUE AND GROW

ACI® Secure eCommerce™ delivers the tools and technology to make payments part of a smooth, seamless and secure customer journey. The solution combines a powerful payments gateway, sophisticated real-time fraud prevention capabilities and advanced business intelligence tools. It offers instant access to an extensive global payments network, and provides the confidence that your merchants and their transactions are protected against fraud.

Our feature-rich platform is available to PSPs as a white-label, multi-tenant solution, enabling you to differentiate your business and support your merchants' evolving payment requirements.

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## SUPPORT CONVERSION AND CUSTOMER RELATIONSHIPS

The gateway element of ACI Secure eCommerce combines a powerful transaction processing API with instant access to hundreds of local and cross-border acquirers, card, mobile and digital payment methods. This gives you the power to boost your merchants' conversion rates by supporting their customers' preferred way to pay.

Our solution puts merchants in control of their checkout process, including the ability to design the look and feel of the checkout screens to create a consistent brand experience. To help your merchants adapt to changing customer preferences, we offer a comprehensive set of features and front-end widgets that enable merchants to build new applications and services simply and quickly. These include the ACI Mobile Commerce Software Development Kit (mSDK), which supports easy integration of new payment methods into the mobile checkout process, creating choice and consistency for shoppers.

ACI® SECURE  
eCOMMERCE™  
ENABLES SAFE  
BUSINESS EXPANSION,  
WITH TAILORED  
PAYMENT AND FRAUD  
STRATEGIES FOR  
EACH CHANNEL AND  
MARKET.



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## SAFELY EXTEND YOUR REACH

ACI Secure eCommerce enables safe international business expansion for you and your merchants, with the ability to deploy tailored payment and fraud strategies for each channel and market. With support for a wide array of payment methods, devices, currencies and geographies, you can easily reach into new markets and connect to the most relevant acquirers and payment methods.

For PSPs, our global solution is available as a white-label payments gateway to carry your own brand or as a gateway expansion to complement and extend your existing payment capabilities. This can enable rapid international growth and future-proof connectivity for you and your merchants.

ACI's extensive network is augmented by global merchant data and country-specific payments and fraud expertise to help you support merchant success and growth almost anywhere in the world.

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## PROTECT YOUR MERCHANTS AND THEIR CUSTOMERS

ACI Secure eCommerce delivers real-time fraud management capabilities that support conversion while blocking fraud. Our multi-layered solution combines innovative machine learning models, predictive and behavioral analytics, customer profiling techniques, unlimited rules and shared fraud data to maximize acceptance while reducing fraud and chargebacks. The solution is highly flexible and can be tailored to the risk profiles of each channel, payment method, customer profile and market.

Transactions can be fraud screened before or after the transaction is sent to the acquiring bank for authorization, or merchants can choose to do both. Our solution supports the new 3D Secure 2 standard for customer authentication.

ACI Secure eCommerce is also PCI-compliant. Customer payment details are safeguarded through tokenization for faster checkout and subscription payments, and omni-tokens provide for a seamless experience across card-present and card-not-present channels.

## COMBINE SIMPLICITY, FLEXIBILITY AND CONTROL

ACI Secure eCommerce is cloud-based and available through a single integration via an Open RESTful API. This provides simple, easy and cost-effective access to a comprehensive set of sophisticated eCommerce payment tools that support merchant success.

ACI's unified reporting capabilities give you full visibility and control over your payment processing performance. Our business intelligence portal also offers you insight into your merchants' payments and fraud traffic through a white-label or PSP-branded back office.

ACI Secure eCommerce is flexible and adaptable, giving you greater choice, control and faster time to market. Because it is acquirer-independent, you can work with any acquirer, processor or payment method you prefer. Our dynamic transaction routing and retry capabilities also help you maximize conversion and acceptance rates for your merchants by routing each transaction to the best matched acquirer.

ACI Secure eCommerce is flexible, scalable and can be configured to suit your needs, without additional infrastructure costs or multiple integrations. This gives you the freedom to innovate, enable merchant growth and support a seamless omni-channel consumer experience — all while keeping costs under control.

**ACI is your technology partner for business growth and ACI Secure eCommerce is the last integration you will need for global payments connectivity.**

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.

### LEARN MORE



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