

## BENEFITS AT A GLANCE

- Delivers a simple, flawless, digital payments experience for your customers
- Powers fast, easy access to new markets, channels and hundreds of local and cross-border acquirers and alternative payment methods through a single gateway
- Includes fully integrated, world-class, real-time fraud management capabilities to prevent fraud while maintaining conversion rates
- Enables rapid and secure international expansion through a payments network that reaches almost anywhere in the world, in multiple languages and all major currencies
- Enables acquirer independence, choice and full transparency of fees
- Provides PCI-compliant, highly secure gateway and payment processes in the cloud
- Reliable, scalable solutions from a payments industry leader with more than 17 years' experience in serving telco operators around the world

# PROTECT AND GROW WITH ACI<sup>®</sup> SECURE eCOMMERCE<sup>™</sup> SOLUTION

## DRIVING UP ACCEPTANCE RATES WHILE REDUCING FRAUD FOR MOBILE OPERATORS AND MVNOs

The ACI<sup>®</sup> Secure eCommerce<sup>™</sup> solution gives mobile operators and MVNOs like you the tools and technology to process payments seamlessly through every channel, while preventing fraud and maintaining high acceptance rates.

The solution is built using a flexible, cloud-based, open payments architecture and is available via a single point of integration. It is designed to deliver a superior, secure payments experience — across multiple channels and payment types — supporting business success in a highly competitive mobile telecommunications market, which is very attractive to fraudsters, and where network switching costs are low and product differentiation is limited.



# MEETING THE MARKET CHALLENGE

## ENABLING FRICTIONLESS PAYMENTS ANYTIME, ANYWHERE

Your mobile telco customers want to top-up and shop anytime, anywhere — and you need to provide a simple and effortless payments process that enables them to do so. The ACI Secure eCommerce solution enables you to make payments frictionless — part of a smooth, seamless customer journey that ends in a successful and secure purchasing experience. The ACI Secure eCommerce solution integrates with ACI's in-store payment capabilities to deliver a complete omni-channel payments offering, also incorporating POS devices, mobile POS and in-store kiosks.



Combining ACI's payments gateway and fraud management suite, the ACI Secure eCommerce solution gives you control of the checkout process, including the ability to design the look and feel of the payments page in line with the customer journey.

The solution is PCI-compliant, ensuring that customer data remains secure, and tokenization can deliver additional reassurance to customers, while further simplifying the customer experience.

Through a global gateway, you can meet growing consumer demand for new payment types. These can be integrated quickly and easily, ensuring that you can differentiate your service and respond to changing customer preferences to boost loyalty and enable business growth.

## SUPPORTING BUSINESS GROWTH

The rapid growth of eCommerce is providing new opportunities for you to drive up revenues within and across borders. ACI's payments gateway supports a wide array of devices and currencies, and connects to hundreds of local and cross-border acquirers and alternative payment types almost anywhere in the world.

The solution is configured for flexibility, speed and innovation to support growth. It delivers flexible, embeddable payment forms, plug-ins for popular eCommerce shopping cart solutions and payment methods for every market.

The gateway combines a powerful transaction processing API with a comprehensive set of features and front-end widgets, and the ability to build new applications and services simply, in line with your needs. This includes the ACI Mobile Commerce Software Development Kit (mSDK) which allows you to quickly and easily integrate payment methods into your mobile app or mobile web checkout, creating choice and consistency for customers.

However dispersed your operations, you can rely on ACI's unified reporting capabilities to analyze transaction data, assess impact and adapt your business strategies to support continued success as the market evolves.

THE MULTI-DIMENSIONAL FRAUD PLATFORM USES UNLIMITED RULES — TAILORED FOR YOUR ENVIRONMENT — TO ENABLE GENUINE TRANSACTIONS, AND ISOLATE OR BLOCK POTENTIALLY FRAUDULENT ONES.

## PREVENTING FRAUD WITHOUT IMPACTING GENUINE CUSTOMERS

With fraud rates high and mobile top-ups frequently used as a testbed by fraudsters, strong fraud management capabilities are essential for mobile operators and MVNOs. ACI's world-class, real-time fraud management platform is fully integrated within the ACI Secure eCommerce solution.

The multi-dimensional fraud platform uses unlimited rules — tailored for your environment — machine learning models, predictive and behavioral analytics, customer profiling techniques and shared global fraud data to enable genuine transactions, and isolate or block potentially fraudulent ones.

The self-service business intelligence portal supports close monitoring of transactions and fraud management performance and reporting — and the service is delivered by expert risk analysts who work closely with you to define, test and refine the solution to meet your evolving needs. The team's focus is on enabling business growth, safely increasing acceptance rates and supporting international expansion.

## CONTROLLING COSTS

In a competitive industry, costs need to be tightly controlled and the payments solution should fit closely to the specific needs of your business.

Well-connected and flexible, the ACI solution is acquirer-agnostic, leaving you free to decide with which acquirers and processors to work and with whom to negotiate fees.

Advanced least cost routing and collecting capabilities further support you in controlling costs and enhancing profitability.

## PARTNERING WITH AN EXPERT

ACI is a payments industry leader with more than 45 years' experience and a presence supporting financial institutions and merchants in multiple sectors around the world. Critically, we have been working with mobile operators and MVNOs for more than 20 years. We understand the challenges you face, and the opportunities that are opening up for you to build closer, more profitable relationships with customers, and to take cost and risk out of the business.

ACI Worldwide 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.

**LEARN MORE**



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