

BENEFITS AT A GLANCE

INCREASE CONVERSION

Through a customizable, in-app, white-label, native mSDK including one-click checkout and alternative payment methods

RAPID TIME TO MARKET

Through our simple, interactive, online documentation, required payment methods can be enabled via a simple process of selection

REDUCE DEVELOPMENT COSTS

By eliminating integration time, reducing investment cost and relying on ACI to continuously enhance and maintain the best payments capabilities in the industry

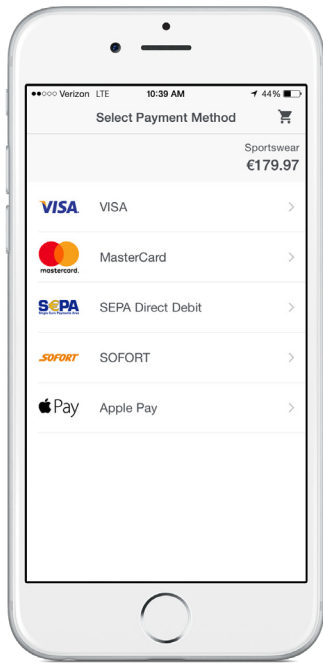
ACI MOBILE COMMERCE SDK™

ENHANCING THE MOBILE CHECKOUT EXPERIENCE WITH ACI'S WHITE-LABEL mSDK

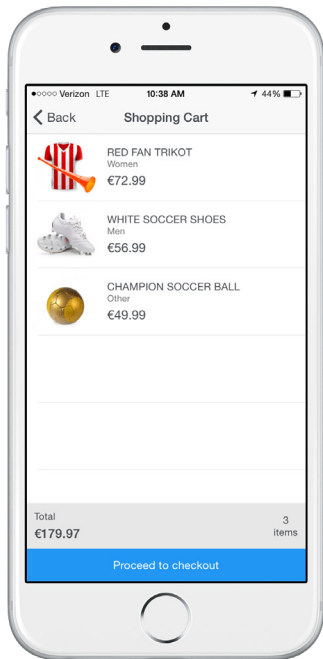
The UP® eCommerce Payments™ solution — for any Apple or Android application — enables merchants to integrate a white-label mSDK to accept payments in the most frictionless way possible — wherever, whenever and however their shoppers prefer to pay.



The mSDK is an essential part of ACI's UP eCommerce Payments solution, and features a white-label SDK (software development kit) for simple integration into existing merchant mobile apps. A major challenge for merchants is that shoppers today are demanding access to the many ways to pay through mobile devices. With ACI's mSDK, merchants can quickly and easily enable a range of traditional and alternative payment methods within their existing apps. Developers can write a few lines of code in a matter of minutes, execute within ACI's test platform and go live by making a configuration change. The mSDK manages a connection via



The shopper can feel confident to complete their purchase using a payments method they know and trust.



The shopper can click on the “view cart” button and see what they have added, and easily proceed to checkout.

a RESTful API to the UP eCommerce Payments platform, making it easy to integrate payments into any iOS or Android application. It connects to the same platform as supported through the browser for traditional eCommerce, offering the same high level of payments security and PCI compliance.

SIMPLE. GLOBAL. SECURE.

ACI's mSDK dramatically simplifies the integration of payments into any mobile application.

SIMPLE. The simplicity of the solution enables merchants to quickly and easily integrate payments into any iOS or Android application. With just a few lines of code, and by following ACI's user-friendly online documentation, merchants can be integrated in a very short time. Testing can be done immediately via ACI's test site, and go-live is a matter of a configuration change.

GLOBAL. ACI's extensive global network of hundreds of local and cross-border acquirers and alternative payment methods around the world, augmented by extensive payments expertise and country-specific fraud prevention measures, ensures merchants can quickly take their mobile strategy anywhere in the world.

SECURE. Through integrated world-class fraud detection and prevention, and transaction monitoring, merchants will achieve the highest acceptance levels and lowest chargeback rates in the industry.

THE FEATURE SET OF THE mSDK

ONE-CLICK CHECKOUT

One-click checkout allows shoppers to make online purchases with a single click, using payments information which was previously stored. Instead of manually inputting billing and shipping information for a purchase, a shopper can leverage one-click checkout to use a pre-entered address and credit card number to complete purchases.

TOKENIZATION

ACI protects sensitive shopper data by replacing it with a reference number, or “token”. The token is then used on the phone and over the air instead of exposing the sensitive data.

OPTIMIZED PAYMENTS FLOW

An optimized shopper experience with reduced clicks, intuitive navigation, simple and relevant hints, and error reduction, all aid in providing a great shopper journey, significantly reducing payment-related barriers to checkout.

SECURITY PROTECTION

The mSDK is fully native, and can be integrated seamlessly into the merchant app. This allows the merchant to apply the best security protection for their app — including biometric validation. Coupled with ACI's industry-leading risk management and fraud prevention solution, merchants can enjoy the lowest fraud rates in the world, building trust as they maximize their brand and profits at the same time.

LANGUAGES AND CURRENCIES

The mSDK is not restricted in language or currency support. Language packs are available for a growing set of major world languages, and any additional language can be easily added if required.

INTERACTIVE ONLINE DOCUMENTATION

ACI's developer portal provides comprehensive and intuitive guidance on how to integrate in-app payments into your mobile app. Code samples and step-by-step instructions are provided.

When integrating the mSDK, the merchant can choose between two options:

- Integrate ACI's ready-made checkout screens and customize them
- Build new payment forms, and the checkout process, and use ACI's mSDK in the background to process the transaction

Visit the online documentation here

<https://docs.oppwa.com/tutorials/mobile-sdk>



GLOBAL COVERAGE

The mSDK offers immediate global coverage through ACI's existing connectivity with the largest set of payment methods and acquirers in the industry. These are the key ingredients for a merchant's or payment provider's successful international expansion and local relevance.

SEAMLESS OMNI-CHANNEL INTEGRATION

ACI's mSDK is an extension of the eCommerce platform that provides rich management, monitoring and reporting through the business intelligence portal, and uses the same core functions, including tokenization and fraud management. This means that cross-channel integration is both native to the platform and shares a common interface.

For more details, contact info@aciworldwide.com.

ACI Worldwide®, the Universal Payments® (UP®) company, powers electronic payments for more than 5,100 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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CONTACT@ACIWORLDWIDE.COM

Americas +1 402 390 7600
Asia Pacific +65 6334 4843
Europe, Middle East, Africa +44 (0) 1923 816393

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