

## FEATURES AT A GLANCE

### GLOBAL

- Provides access to hundreds of local and cross-border card acquirers and alternative payment methods
- Offers immediate global coverage almost anywhere in the world, in multiple languages and all major currencies
- Connects merchants to a global team of payment and risk experts

### SECURE

- Delivers world-class fraud management capabilities
- Enables safe expansion into new routes and geographies
- Protects your business with PCI-compliant tokenization functionality
- Adapts rapidly to changing order fulfillment within and across borders

### SEAMLESS

- Caters to individual business needs for eCommerce, mCommerce and mobile airport payments
- Integrates payment and fraud prevention capabilities quickly into any application or site
- Delivers the ultimate in simplicity, speed and flexibility for payments gateway integration
- Enables a flexible, seamless user experience from initial engagement to checkout

# UP<sup>®</sup> eCOMMERCE PAYMENTS<sup>™</sup> SOLUTION FOR AIRLINES

The UP<sup>®</sup> eCommerce Payments<sup>™</sup> solution for airlines combines an extensive global network of alternative payment methods and card acquirers, with a feature-rich suite of payment processing, integral risk checks, mobile solutions, integration and onboarding, and advanced business intelligence tools. This sophisticated suite of solutions enables airlines to offer their passengers choice, flexibility and security — including the ability to pay by their preferred means wherever they are.



## THE MARKET CHALLENGE

Whether you are a domestic or international operator, being in the air travel business requires a global perspective and global payments acceptance capabilities, with international passengers frequently using eCommerce and mCommerce and an increasing variety of payment methods to make their travel arrangements. A failure to offer the right level of choice and flexibility, along with the right level of security, can cause you to lose market share and customer loyalty.

## UP® eCOMMERCE PAYMENTS™ SOLUTION FOR AIRLINES

The UP® eCommerce Payments™ solution combines the global ACI PAY.ON® Payments Gateway™ with the sophisticated fraud management of ACI ReD Shield®, to offer simple but effective payments integration into any website, application or mobile app. The multi-tenant gateway lets you process the most popular payment methods in each market, in a safe, secure and efficient environment. Our solution is supported by our global team of payment and risk experts who have extensive experience working closely with airline operators to ensure their payments capabilities are geared to support business success and growth by adapting to new trends and customer demands.

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](mailto: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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## AS SAFE AS FLYING

Fraud is a constant threat and passengers engage with airlines through more channels and payment methods than ever. They also demand ever-faster booking capabilities. As a result, fraud prevention is more complex than before. To protect and grow your business, you need a fraud management solution that is closely tailored to your needs and capable of adapting rapidly. The UP eCommerce Payments solution includes ReD Shield as an integral component. This real-time, multi-tiered fraud management solution can be tailored to support individual market needs and cater to industry-specific trends to ensure that you can protect revenues, accelerate growth, minimize false positives, reduce operational costs and support an enhanced payments experience for passengers. As a combined solution, ReD Shield and the PAY.ON Payments Gateway include point-to-point encryption (P2PE), tokenization and EMV capabilities to address PCI compliance and payments data security for any channel. This means that wherever and however passengers choose to pay, their personal information and your business are well protected.

## A GLOBAL, BUSINESS-CLASS SOLUTION

ACI's open payments gateway powers commerce in national and international markets. This seamless solution for airlines' eCommerce, mCommerce and airport transactions enables payments of any type, any time, anywhere. The solution supports a frictionless checkout experience, using the same core engine for all channels and geographies, and securing the availability of payment methods around the world in any major currency. With ACI's global payments, airlines have the technical connectivity to reach eCommerce markets and passengers globally. And because ACI's UP eCommerce Payments solution is available through a single RESTful API, integration and onboarding is simple and time to market quicker than ever.