

## FEATURES AT A GLANCE

### FLEXIBLE

- Provides control of the checkout process, which can be tailored to your customer journey
- Enables acquirer independence, choice and transparency of fees
- Powers fast, easy access to new markets, channels and payment types

### SEAMLESS

- Delivers comprehensive payments functionality through a single gateway
- Supports a simple digital payments experience

### GLOBAL

- Provides access to hundreds of local and cross-border card acquirers and alternative payment methods
- Enables rapid international expansion through a payments network that reaches around the world, in multiple languages and all major currencies

### SECURE

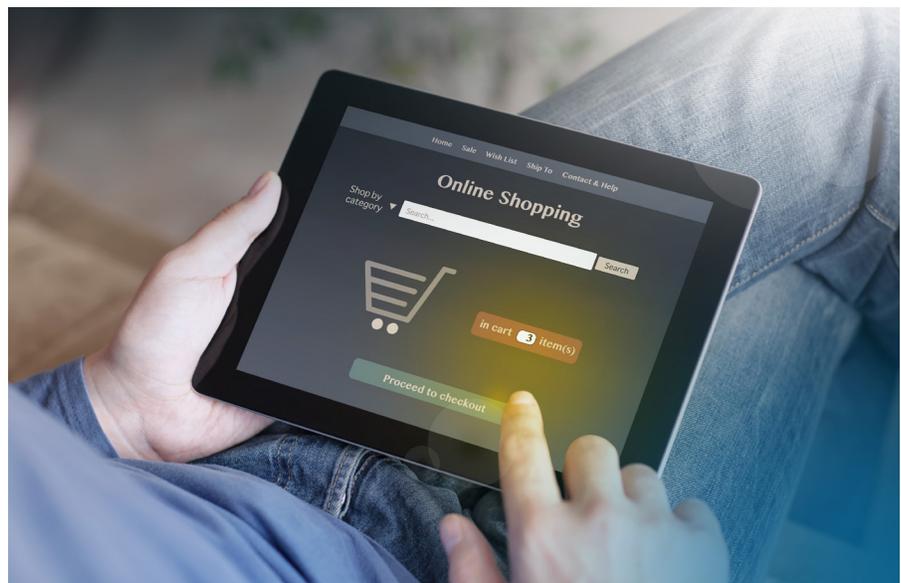
- Provides PCI-compliant, highly secure gateway and payment processes
- Delivers world-class, real-time fraud management capabilities, preventing fraud while maintaining conversion rates

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

## SUPPORTING SEAMLESS, SECURE ONLINE AND MOBILE PAYMENTS — ANYTIME, ANYWHERE

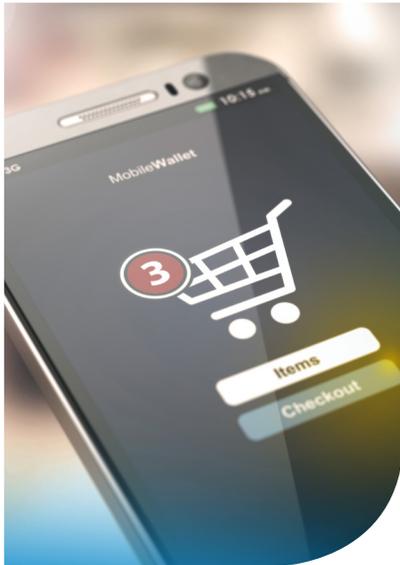
ACI's UP<sup>®</sup> eCommerce Payments<sup>™</sup> solution is an integrated payments gateway and fraud management solution that gives merchants access to an extensive global payments network for cross-border payment processing and local acquiring solutions, coupled with advanced business intelligence tools and sophisticated real-time fraud prevention capabilities.

The solution is built using a flexible, cloud-based, open payments architecture that is available via a single point of integration. It is simply designed to support business success in the growing eCommerce market.



## THE MARKET CHALLENGE

The rapid growth of eCommerce is providing new opportunities for you to expand your business and drive revenue growth within and across borders. To take advantage of these opportunities, you need the ability to quickly accept new payment types, connect to your acquirers of choice, and deliver a fast, seamless and secure customer experience for all payment types in all geographies.



## THE UP eCOMMERCE PAYMENTS SOLUTION

ACI's UP eCommerce Payments solution gives you the tools and technology to process payments seamlessly through every channel, while preventing fraud and maintaining high conversion rates. The solution delivers flexible, embeddable payment forms, plug-ins for popular eCommerce shopping cart solutions, payment methods for every market and integrated, real-time fraud prevention tools that support sales.

Available as a modular service and accessed via a unified RESTful API, the UP eCommerce Payments solution can be tailored to meet the needs of any business, anywhere, regardless of market sector or size.

## SIMPLE, GLOBAL, SECURE

UP eCommerce Payments is cloud-based, giving you simple, easy and cost-effective access to a comprehensive set of sophisticated eCommerce payment tools.

The gateway element of the solution 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 checkout, creating choice and consistency for customers.

ACI's extensive network of hundreds of local and cross-border acquirers and alternative payment methods is augmented by global data and extensive country-specific payments and fraud expertise to support merchant success and growth almost anywhere in the world.

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

The UP eCommerce Payments solution is PCI-compliant, enabling your customer data to remain secure while reducing the cost and burden of addressing regulatory challenges.

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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## RIGOROUS, FLEXIBLE FRAUD PREVENTION

The UP eCommerce Payments solution offers integrated, real-time fraud management capabilities, which utilize machine learning models, predictive and behavioral analytics, customer profiling techniques, unlimited rules and shared fraud data to enable genuine transactions and isolate or block potentially fraudulent ones.

Fraud screening is available for payment cards and alternative payment methods, and payment transactions can be fraud screened before or after the transaction is sent to the acquiring bank for authorization. Pre- and post-authorization checks can also be used in combination.

The solution enables merchants to use dynamic 3D Secure capabilities selectively within the transaction flow to support fraud detection and a high conversion rate.

## ENHANCED CUSTOMER EXPERIENCE

Consumers want to shop anytime, anywhere — and merchants need to provide a simple and effortless payments process that enables them to do so. ACI gives you the tools and technology to make payments part of a smooth, seamless customer journey — a journey that ends in a successful and secure purchasing experience.

ACI's UP eCommerce Payments solution also gives you control of the checkout process, including the ability to design the look and feel of the checkout screens in line with the customer journey.

Because our solution is well-connected, flexible and acquirer-agnostic, you are free to decide which acquirers, processors and payment methods to work with. The payments setup can be configured to suit your individual needs, without additional infrastructure costs or multiple integrations — and this, in turn, gives you the freedom to innovate and offer more choices to your customers.

Combined with the wide array of payment methods, devices, currencies and geographies supported, these capabilities enable merchants using the UP eCommerce Payments solution to deliver an enhanced customer experience which drives checkout conversions, boosts loyalty and supports business growth.