

## FEATURES AT A GLANCE

### GLOBAL

- Provides access to 350+ card acquirers and alternative payment methods
- Offers immediate global coverage in 160+ countries and 25+ languages
- Processes 170+ currencies for successful cross-border transactions

### SEAMLESS

- Powers payments across all channels and geographies with one core engine
- Promotes a seamless payments experience for any merchant type or location
- Reduces set-up times with automated single integration and onboarding technology

### SECURE

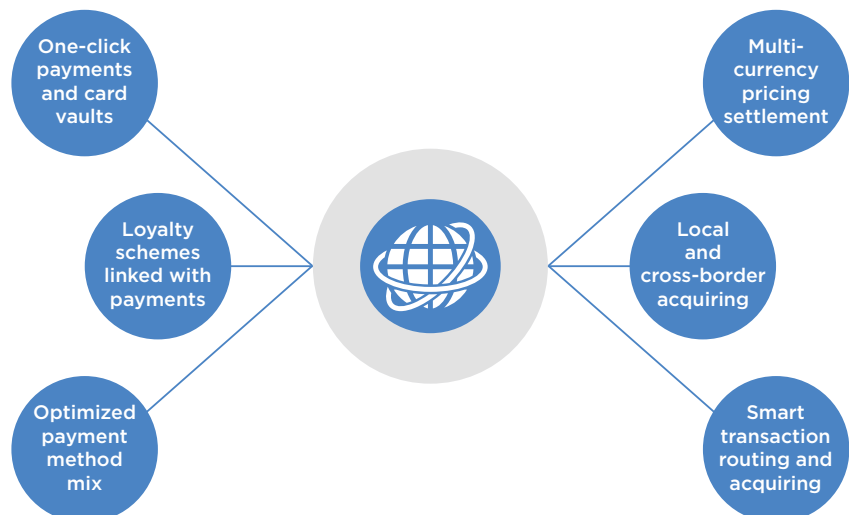
- Protects customer information through tokenization capabilities
- Reduces compliance burden with PCI-DSS-compliant processes
- Provides access to sophisticated fraud management tools

# INTERNATIONAL EXPANSION WITH THE ACI PAY.ON<sup>®</sup> PAYMENTS GATEWAY<sup>™</sup>

The ACI PAY.ON<sup>®</sup> Payments Gateway<sup>™</sup>, as part of the UP<sup>®</sup> eCommerce Payments<sup>™</sup> solution, is a feature-rich suite for payments processing, including eCommerce, mCommerce and mobile point of sale. Payment providers who already have a payments system and are looking to expand their capabilities internationally with an end-to-end solution integrate to the PAY.ON Payments Gateway solution and benefit from a multi-tenant gateway. Available in white-label form as either a gateway-to-gateway expansion service or a fully modular payments solution, the gateway provides access to more than 350 card acquirers and alternative payment methods worldwide.

## GLOBAL PAYMENTS NETWORK

Work with global partners and connect to a global payments network.



A COMPLETE SET  
OF CUSTOMIZABLE  
TOOLS TO MEET  
THE PAYMENT  
DEMANDS OF ANY  
MERCHANT



---

## THE MARKET CHALLENGE

Worldwide, eCommerce is worth more than \$1.5 trillion per year and is growing rapidly. Successful international expansion requires understanding and offering not just the right payment methods and acquiring options for each market, but also the ability to configure them quickly and efficiently. While new markets offer new opportunities, they also pose new country-specific payment profiles, fraud risks, regulatory frameworks and other challenges which payment providers and merchants need to navigate to achieve their expansion goals.



---

## THE PAY.ON PAYMENTS GATEWAY

The PAY.ON Payments Gateway supports both local and cross-border payments quickly and securely across all channels and geographies. The gateway makes it simple to choose the right local partner and the preferred payments set-up with the right risk profile in each individual country. All this is available through one single integration point — providing increased speed to market and instant capability to support an extensive array of payment options.

---

## TEACHING GLOBAL MARKETS

Our payments gateway is built upon open payments technology and can rapidly adapt to any market and any business need, anywhere in the world. This seamless solution for omni-channel transactions enables payments of any type through a single point of access.

The PAY.ON Payments Gateway and its international expansion capabilities enable payment providers to reach eCommerce markets in more than 160 countries worldwide. Multi-language, multi-currency, security and PCI-compliant tokenization capabilities are all also integrated and supported. This helps ensure that payment providers and merchants have access to everything they need to safely, securely and quickly expand their businesses and serve customers with a frictionless checkout experience wherever and however they shop.

## SUPPORTING FAST, SECURE INTERNATIONAL EXPANSION



The PAY.ON Payments Gateway offers immediate global coverage by instantly connecting with the most important payment methods and acquirers. In building our ever-expanding network, we have taken the hard work out of the international expansion process by supporting the right security measures, regulatory requirements and channels for each major local and international payments method in each geography.

Fraud is a constant threat in eCommerce, so we also provide customers access to ACI ReD Shield® fraud management — a sophisticated real-time fraud prevention solution. ReD Shield is an integral part of the UP eCommerce Payments solution, providing an effective way to protect revenues, support growth and enhance the customer buying experience by blocking fraudsters and welcoming genuine shoppers.

Our simple, automated onboarding and integration processes are available through a single RESTful open API, which means that access to our global network is straightforward and time to market quicker than ever.

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 and SaaS-based solutions, we deliver real-time, any-to-any payment capabilities and enable the industry's most complete omni-channel payments experience.

### LEARN MORE

[WWW.ACIWORLDWIDE.COM](http://WWW.ACIWORLDWIDE.COM)

[@ACI\\_WORLDWIDE](https://twitter.com/ACI_WORLDWIDE)

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

© Copyright ACI Worldwide, Inc. 2017  
ACI, ACI Worldwide, ACI Payment Systems, the ACI logo, ACI Universal Payments, UP, the UP logo, ReD, PAY.ON and all ACI product names are trademarks or registered trademarks of ACI Worldwide, Inc., or one of its subsidiaries, in the United States, other countries or both. Other parties' trademarks referenced are the property of their respective owners.

AFL6187 03-17

