

FEATURES AT A GLANCE

- Point-to-point encryption (P2PE) methodology
- Safe acceptance of open-loop, account-based payment systems
- Enhanced data collection for improved operations and customer service
- Increased distribution channels and fare purchasing options
- Reduced capital and operating costs
- Hosted, centralized payments processing and token vault facilities
- Tokenization across all channels for security and productivity of your back-office and customer service functions
- Front-end hardware device management through e-socket software delivers integrated payments security and fraud detection at retail POS terminals, encrypted pads on ticket vending machines, bus validators, fare gate/turnstile readers, mobile payments and more

PAYMENTS INSIGHT FOR THE TRANSPORTATION INDUSTRY

WHAT IS THE SINGLE MOST IMPACTFUL WAY YOU CAN IMPROVE THE PASSENGER EXPERIENCE?

- Offer mobile apps and payments?
- Provide secure, compliant payments management for all channels?
- Reduce operating costs and eliminate silos while promoting a consistent customer experience?

With ACI's UP[®] Merchant Payments[™] solution for transportation, you don't have to choose one; you can have all three and more. You're our passenger; it's our pleasure to get you from A to B quickly and safely, for less.



ACCORDING TO A RECENT SURVEY BY ACI, NINE OUT OF 10 RIDERS WOULD REVERT TO CASH IF A TRANSIT AGENCY COMPROMISED THEIR PAYMENTS DATA.



THE ACI SOLUTION

HEADLINES HURT

Bad weather and mechanical breakdowns are going to happen. A data breach or customer information compromise doesn't have to. Make the customer payments experience secure, reliable and easy.

MOBILE ROCKS

Today's always-on, work-from-anywhere passengers demand fast, convenient and easy mobile payment options. How much more could you grow your revenue with a system capable of supporting them?

FLEXIBILITY RULES

Vendors are taking away options when you need them most. Avoid a lock-in with select payment partners and experience a secure solution that promotes flexibility and enables the payment choices passengers crave. How will you make their ride more enjoyable?

THE BRASS RING IS WITHIN REACH

With internet, mail, telephone, in-person, POS, travel agent networks and unattended terminals as entry points for payments, a single customer view can feel unattainable. The UP Merchant Payments solution for transportation makes the impossible yours.

In an industry where success is measured by your ability to cater to passengers' demands for convenience and data, exposure can ruin a brand. ACI's payments solution delivers unparalleled speed, efficiency and confidence.

TAKE CONTROL OF THE TERMINAL

- **Totally secure system** – 24/7 monitoring and maintenance, point-to-point encryption and tokenization from POS device to payments processor and integrated fraud detection enable safe one-click online, mobile and in-person ticket purchases.
- **Availability and scalability** – Active/active capabilities and security from network segmentation and encryption help you accommodate increased ridership.
- **Zero downtime** – ACI ensures a payments system with a 99.95% uptime.
- **Pay any way** – ACI's singular, seamless transit payments system makes it easy to manage payments by whatever means passengers have in their possession; magstripe, chip card, contact/contactless bank-

issued media, mobile, closed loop, prepaid fixed, reloadable, private label plus emerging payments — you name it, you can accept it.

- **Reward their loyalty** – Competing transit alternatives abound. Keep ridership up and customers coming back with loyalty rewards that can't be touched by theft and breaches.
- **Stay nimble** – Incorporate the newest technology for mobile POS while maintaining your core inlane infrastructure. Acquire new PEDs or change your POS without a “rip and replace” of your whole payments system.
- **Spend less** – Get the power you need to negotiate advantageous rates on card reader terminals and acquirer fees.

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

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OUR TECHNOLOGY-AGNOSTIC APPROACH

Technology should empower your ideas, not hinder them. For more than 40 years, ACI has enabled, secured, processed and settled merchant payments. When new technologies arrive, competitors' systems require modifications to capitalize on them. With ACI, you're free to operate at the speed of opportunity.

Our hosted solution maximizes IT staff and budget, reduces fraud and improves interoperability. With all the time and money saved, what travel enhancements, expansions and innovations will you fund?

YOUR TICKET TO RIDE

- ACI keeps large metropolitan subways and train infrastructures in major population centers moving with first-in-class, proven fare technology.
- ACI ReD Shield® fraud detector and defender helps numerous airline companies protect ticket purchases around the globe.

