ACI UNIVERSAL PAYMENTS℠

UP **PUTS CUSTOMERS FIRST**

PAYMENTS PROCESSING FOR MERCHANT RETAILERS WITH eSocket.POS

- **DELIVER A SEAMLESS, SECURE AND EFFICIENT PAYMENTS EXPERIENCE FOR THE CONSUMER**
- **EASILY PROCESS A BROAD RANGE OF CARD TYPES — EMV CHIP CARDS, CONTACTLESS, MAG-STRIPE CREDIT, DEBIT, PREPAID AND MORE**
- **SIMPLIFY PCI-DSS AUDITS BY SEPARATING CARDHOLDER DATA ENVIRONMENT FROM THE ELECTRONIC POINT-OF-SALE SYSTEM**

The merchant retail payments landscape has become increasingly complicated due to requirements for security, technology innovation and consumer demand. It becomes even more complex for multi-lane retailers who have large terminal populations.

High-profile retailer data breaches have put security at the forefront of the minds of consumers and the payments industry at large. Merchant retailers struggle with delivering an efficient payments experience for its customers while ensuring payments data is protected and adhering to payment security mandates.

eSocket.POS GIVES THE RETAILER THE TOOLS THEY REQUIRE TO PROVIDE A FAST AND EFFICIENT CUSTOMER CHECK-OUT EXPERIENCE WITHOUT SACRIFICING RISK.

FEATURES AT A GLANCE

- FACILITATES ALL ASPECTS OF CARD PAYMENTS SECURELY, INCLUDING ALL INTERACTIONS WITH THE PED

- SUPPORTS POINT-TO-POINT ENCRYPTION (P2PE), SSL AND MUTUAL AUTHENTICATION

- PROCESSES MULTIPLE CARD TYPES, INCLUDING EMV CHIP CARDS, CONTACTLESS, MAG-STRIPE, CREDIT, DEBIT, PREPAID, VOUCHERS, GIFT AND LOYALTY CARDS

- SEPARATES PAYMENTS FUNCTIONALITY FROM THE POS SYSTEM AND SIMPLIFIES PCI-DSS AUDITS

- SUPPORTS A LARGE NUMBER OF BOTH WIRED AND WIRELESS PEDS FROM MULTIPLE MANUFACTURERS, WITH THE ABILITY TO SUPPORT A MIXED ESTATE

- PROVIDES HIGH AVAILABILITY THROUGH REDUNDANT CONNECTION TO ACI HOST SYSTEMS

- IS AVAILABLE FOR A WIDE RANGE OF POS SYSTEMS WITH SUPPORT FOR MULTIPLE OPERATING SYSTEMS AND DATABASES

- DELIVERS A COMPREHENSIVE MESSAGE SET WHICH INCLUDES PURCHASE, REFUND AND REVERSAL, DYNAMIC CURRENCY CONVERSION, PREPAY TOP-UP, BALANCE INQUIRY, GIFT CARD PURCHASE, AND REDEMPTION AND REMITTANCE

- UPDATES NEW CONFIGURATION PARAMETERS FROM THE DATA CENTER AND SUPPORTS REMOTE UPGRADES (PATCHES, MINOR AND MAJOR VERSION UPGRADES)

eSocket.POS

eSocket.POS provides sophisticated payments authorization capability to multi-lane retailers. Widely deployed in many countries by some of the largest retailers in the world, its flexibility and scalability meet the needs of even the most demanding payment systems.

Retailers that have complex requirements and large non-homogenous terminal estates benefit from a secure, cost-effective solution. The design of eSocket.POS maximizes security and minimizes integration efforts to reduce implementation, maintenance and operational costs. Such support for a wide range of point-of-sale (POS) systems allows existing store infrastructure to be used until it reaches its end of life, which can add up to big savings for retailers across the board.

Running independently from the retailer's POS, eSocket.POS reduces PCI scope, alleviating pressure on payment data security requirements.

DELIVER AN EFFICIENT, SEAMLESS CUSTOMER PAYMENTS EXPERIENCE

Consumers desire choice, speed and efficiency when making purchases. eSocket.POS gives the retailer the tools they require to provide a fast and efficient customer check-out experience without sacrificing risk.

With eSocket.POS, customers can use multiple card types, including EMV chip cards, contactless, mag-stripe, debit, pre-paid vouchers, gift and loyalty cards at the POS. The solution is designed to maximize the end user experience while providing greater efficiency to the operation. Scrolling receipts, visual prompts and support for multiple tenders both speed the checkout process and provide the end user with improved information during the process.

Plus, eSocket.POS delivers a strategic payments approach to a retailer's omni-channel and checkout experience by supporting mobile POS and mobile wallets.

MINIMIZE PCI-DSS COMPLIANCE EFFORTS

PCI compliance is an ongoing pain point for merchants as it is complex, time-consuming and requires resources they may not have or want to allocate. With eSocket.POS, the need to remove the in-store POS infrastructure from PCI scope to reduce compliance costs and improve consumer data security is further minimized.

eSocket.POS can reside on a POS terminal (cash register) or on a server/appliance within the store, can be configured to handle all of the payments processing functionality and can be set up in a manner to remove the POS system from PCI scope. This distinct separation simplifies the arduous process of PCI-DSS audits and, as part of the ACI payments solution, eSocket.POS is a PA-DSS validated application.

THE ACI ADVANTAGE

Part of ACI's ⓤ Retailer Payments™ solution, eSocket.POS is a critical component to a secure, holistic approach to payments processing. The ⓤ Retailer Payments solution gives retailers a competitive advantage by enabling them to drive down costs in their payments supply chain, reduce risk and further protect their brand.

ⓤ Retailer Payments solution is vendor agnostic, which allows retailers to partner and work with the payment vendors that best fit their business needs versus being locked into one particular processor or hardware vendor. In doing so, it gives the retailer leverage to keep their payment costs down and the continual flexibility of a payments solution that allows growth as new technologies emerge.

With 40 years of experience building, implementing and operating payment systems globally for many retailers, no other vendor has the depth, breadth and experience compared to ACI.

SCALABLE AND SECURE ARCHITECTURE

The modern architecture of eSocket.POS lets retailers quickly implement new services, address the ever-changing compliance landscape and improve customer service to meet the evolving needs of their consumers. eSocket.POS interfaces to POS systems through a Java API, integration toolkit or a standard XML-based message interface.

The optional configuration server (ConfigServer) management tool maintains and distributes updates to remote eSocket.POS installations. ConfigServer is installed and used from a central location. ConfigServer provides centralized management of the business rules of the retailer.

SUPPORT FOR MULTIPLE TENDER TYPES

eSocket.POS integrates support for multiple tenders to include FSA, EBT, credit applications and checks in the U.S., in addition to the existing credit and debit functionality already supported. This support enables merchants to accelerate the checkout process and reduce data entry errors by eliminating the need for entering these types of transactions into a separate system.

ADDRESS EMV MANDATES

With the U.S. now embracing EMV, merchants need to be prepared to manage the technology shift that the rest of the retailing environment has already adopted globally. But even as they adopt this secure technology, they require the ability to stay nimble with solutions that maximize security but also allow them to minimize integration efforts, operational costs and customer impact.

eSocket.POS facilitates the required capabilities for accepting and processing chip-enabled cards and provides the proper level of risk mitigation based on this market standard requirement. ACI has played a lead role in the enablement of EMV around the world by developing and integrating complex EMV solutions for several high-profile financial organizations. Rather than undertaking a full certification, merchants only need to complete a "mini" EMV certification. eSocket.POS can reduce the certification effort and costs required to implement EMV.

SIMPLIFIED PAYMENTS PROCESSING

eSocket.POS can generate BIN lookup requests immediately on the swipe of the card to determine whether a card is credit, debit, EBT, FSA or prepaid and return the findings back to the POS. Tender steering can also be achieved by configuring the application to recommend a preferred route for the transactions once the card capability has been identified.

With eSocket.POS, merchants have the option to collect signature images from devices that can prompt customers for a signature when completing their purchase. By providing merchant retailers the ability to capture digital signatures directly from the terminal, merchants can seamlessly integrate their POS systems into eSocket.POS and have signatures returned to them in a variety of formats.

UP REVOLUTIONIZES PAYMENTS

ACI Worldwide, the Universal Payments company, powers electronic payments and banking for more than 5,600 financial institutions, retailers, billers and processors around the world. ACI software processes $13 trillion each day in payments and securities transactions for more than 300 of the leading global retailers, and 18 of the world's 20 largest banks. Universal Payments — UP — is ACI's strategy to deliver the industry's broadest, most unified end-to-end enterprise payment solutions. Through our comprehensive suite of software products and hosted services, we deliver solutions for payments processing; card and merchant management; online banking; mobile, branch and voice banking; fraud detection; trade finance; and electronic bill presentment and payment. To learn more about ACI, please visit www.aciworldwide.com. You can also find us on Twitter @ACI_Worldwide.