

FEATURES AT A GLANCE

INTEGRATED PAYMENTS

- Provides end-to-end integration from POS devices through to acquirers
- Supports integrated POS terminals in multi-lane, express lane and fuel environments
- PCI Validated P2PE Certified Solution

FLEXIBLE

- Supports EMV, magnetic stripe and contactless formats
- Allows rapid adoption of emerging payment channels
- Enables customers to negotiate lower service charges with multiple acquirers

EFFICIENCY

- Provides operational tools and centralized configuration
- Offers the highest levels of availability with Active/Active architecture

FRAUD MANAGEMENT

- Limits the financial risks of write-offs and losses
- Allows companies to implement more aggressive policies for retaining bank capital
- Maintains compliance with various industry and government regulations

POSTILION[®] FOR MERCHANTS

Postilion[®] for Merchants is a fully integrated suite of products in the general and specialty, grocery, fuel and fashion/health/beauty industries that manages electronic payments as well as value-add services such as gift cards and prepay.

- Improves customer experience, increases revenues and reduces costs
- Positions your organization for next-generation payment solutions such as mobile payments
- Supports multiple payment types – credit, debit, prepaid, EMV and contactless



Shoppers expect merchants to offer easy, safe and convenient ways to pay. ACI customers are not only meeting those expectations, but also staying current with complex security mandates, regulatory changes and new payment types, all while rolling out exciting new services that drive revenue growth.

THE ACI SOLUTION

Today's customers expect a consistent shopping experience across a number of existing and emerging payment channels. Emerging payment schemes, such as mobile payments, challenge a merchant's existing infrastructure, and security regulations threaten profit margins. Postilion for Merchants helps insulate the infrastructure while reducing costs and improving sales.

THE ACI ADVANTAGE

Postilion for Merchants processes transactions for 16 of the top 25 leading global merchants through an integrated suite of software products on premise and through our private cloud. With Postilion for Merchants, your organization also enjoys a simplified path to PCI DSS compliance with our PA-DSS validated solution.

Our open-systems philosophy frees you from proprietary hardware, and as your business expands, we provide the high availability required to ensure your customers get the level of service they expect. A full range of device support gives the merchant the flexibility to select the devices that best meet their in-store needs. Postilion for Merchants supports mixed terminal estates, so that new devices can be rolled out to stores in a phased approach. Whether accepting payment from a card that supports EMV, contactless or magnetic stripe, merchants can provide customers with a consistent payments experience across cards and services.

ACI CUSTOMERS RELY ON POSTILION FOR MERCHANTS:

- INTEGRATED POS PAYMENTS
- FUNDS SETTLEMENT
- AUTHORIZATION AND VALIDATION
- GIFT CARD MANAGEMENT
- DISPUTE AND EXCEPTION HANDLING
- MANAGEMENT INFORMATION AND REPORTING
- FRAUD MANAGEMENT

ACI's expertise in delivering payment systems to companies around the world is recognized throughout its strong customer base, partnerships with key players and involvement in industry

advancements such as standards development. With a complete range of service and support, customers can be confident of a timely implementation and access to experts to provide ongoing support.

And wherever merchants' consumer transactions originate — mobile, internet, POS — Postilion for Merchants can process them providing a single hub for all payments and removing the complexity and risk of channel-based systems.

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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