

FEATURES AT A GLANCE

EXTEND GLOBAL MARKET REACH

- With cross-border processing and access to hundreds of local and cross-border APMs and connections globally

SPEED UP TIME TO MARKET

- With rapid integration to open payments architecture and flexible, modular solutions via a unified RESTful API

INCREASE REVENUES

- By maximizing merchant retention and winning new business

SAVE COSTS

- By outsourcing to a technologically superior payments gateway

PREVENT FRAUD

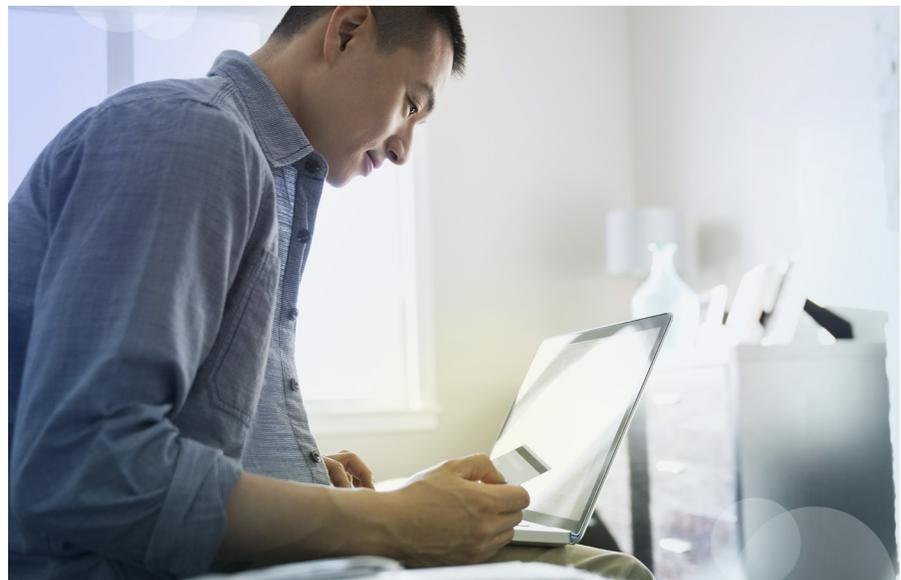
- With ACI's best-in-class, real-time eCommerce fraud management tool
- Payment processing with real-time fraud prevention backed by expert analysts

SIMPLE

- With a flexible and simple integration for seamless payments across all channels

UP[®] eCOMMERCE PAYMENTS[™] SOLUTION FOR ACQUIRERS

ACI[®] BUILDS INNOVATIVE PAYMENT TECHNOLOGIES



OWN THE ENTIRE MERCHANT RELATIONSHIP

The challenge for many acquirers today is that they are connected to multiple legacy eCommerce payments gateway systems. Legacy systems lack the flexibility needed for the changing requirements of global merchants. As a result, many acquirers cannot rapidly adapt to changing market trends and are burdened by higher maintenance, development and operational costs. Increasing competition in the acquiring space has led to declining margins for acquirers, forcing them to compete for merchants based on value-added services rather than just price. Acquirers who can offer a “one-stop” payments solution can reduce attrition from merchants looking to both streamline their eCommerce operations or extend into new markets.

ACI BUILDS INNOVATIVE PAYMENT TECHNOLOGIES THAT DRIVE SUCCESS

ACI's UP eCommerce Payments solution delivers the ultimate in simplicity, global connectivity and security. Through a single integration to a unified RESTful Open API, merchants gain access to the largest global payments network. The industry-leading payments gateway technology enables merchants to build payment apps and features directly on the platform.



THE UP[®] eCOMMERCE PAYMENTS[™] SOLUTION

ACI's UP[®] eCommerce Payments[™] solution enables acquirers to take advantage of powerful transaction processing capabilities. The integrated ACI PAY.ON[®] Payments Gateway[™] (full white-label gateway or the expansion) and ACI ReD Shield[®] fraud management solution includes a global network of hundreds of local and cross-border card acquirers and alternative payment methods almost anywhere in the world, with a feature-rich suite of payment processing, integral risk checks, mobile solutions, integration and onboarding, as well as advanced business intelligence tools.

PROVIDE FASTER TIME TO MARKET WITH ACI PAY.ON[®] PAYMENTS GATEWAY[™]

Acquirers integrate through a unified, RESTful Open API to the PAY.ON Payments Gateway enabling faster time to market for domestic and international expansion, reducing merchant attrition and increasing revenue from existing customers while attracting new ones. Innovation is the core of the UP eCommerce Payments solution, and developing technology that drives your success is our focus — enabling acquirers to expand their business with an end-to-end, omni-channel payments solution. One single integration point combines our unified, RESTful open API architecture, responsive platform, bundled value-added services and self-service developer portal to ensure flexibility and lower IT setup costs.

PROTECT HARD-EARNED REVENUE WITH ACI RED SHIELD[®] FRAUD MANAGEMENT

Fraud is a constant threat in eCommerce and shoppers now engage with merchants through more channels and payment methods than ever before. On top of that, they demand ever-faster order fulfillment both within and across borders. As a result, fraud prevention is more complex and fraught than ever before. To protect and grow business online, acquirers need to offer their merchants a fraud prevention and risk management solution that is closely tailored to their individual needs and capable of adapting rapidly. The UP eCommerce Payments solution includes ReD Shield real-time fraud management capabilities that enable acquirers and merchants to protect revenues, support growth and enhance shoppers' eCommerce and mCommerce experiences — with ACI Universal Payments[®], shoppers get to pay anytime, anywhere and on any channel.

**UP®
eCOMMERCE
PAYMENTS™
SOLUTION**



PRODUCTS

**ACI PAY.ON®
PAYMENTS GATEWAY™**

PAYMENT PROCESSING

- PCI-compliant tokenization
- Chargeback and chargeback reversal
- Managed recurring billing
- Smart local transaction routing
- Multi-currency authorization and settlement
- One-click checkout

INTEGRAL RISK CHECKS

- Velocity checks
- Plausibility checks
- GEO IP location checks
- Black and white listing
- 3D Secure

MOBILE SOLUTIONS

- Mobile.Connect
- In-app payments
- Mobile SDK

GLOBAL COVERAGE

- Hundreds of local and cross-border acquirers and alternative payment methods
- Almost anywhere in the world
- All major currencies and multiple languages
- Connector on Demand

INTEGRATION AND ONBOARDING

- Single one-time integration through an Open RESTful API
- Several robust integration methods: embeddable JavaScript payments form, server-to-server, plugins and more
- Online interactive documentation
- Administration API and reporting API
- eTerminal
- Webhooks

BUSINESS INTELLIGENCE

- Real-time transaction reporting
- White-label portal
- Monitoring and analysis
- Automated merchant onboarding
- Chargeback management
- Settlement reporting

**ACI RED SHIELD®
FRAUD MANAGEMENT**

ReD SHIELD

- Real-time multi-dimensional rules
- Advanced neural network scoring
- Largest shared negative and positive database
- Real-time location analysis (proxy, IP and device)
- Pattern detection engines

ACI ReD™

- Interactive self-service portal
- Near-real-time reporting
- Monitor rule performance
- Chargeback analysis
- Customer profiling

CASE AND RULE MANAGEMENT

- Manual review management
- Queue control
- Link analysis
- Compatible with internal fulfillment functions
- Agent performance management

ACI RFX CLUB™

- Automated retrospective fraud screening
- Linking accepted transactions to newly emerging fraud trends from ACI's global negative database
- Alerting functionality

THIRD-PARTY ENRICHMENT SERVICES

- Connectivity to a vast portfolio of third-party services. Examples include: Airline data – Persseus, device fingerprinting – Iovation

EXPERT PERFORMANCE REVIEW

- Solution underpinned by analysts
- Regular performance reviews
- Chargeback analysis
- Evolving strategies to meet business needs

FEATURES

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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