

BENEFITS AT A GLANCE

FLEXIBLE

- Provides full control of the checkout process
- Enables acquirer independence, choice and full transparency of fees
- Powers fast, easy launch into new markets, devices and payment types

SEAMLESS

- Delivers comprehensive payments functionality through a single platform
- Supports a consistent payments experience across player devices

GLOBAL

- Provides access to hundreds of local and cross-border card acquirers and alternative payment methods
- Offers immediate global coverage almost anywhere in the world

SECURE

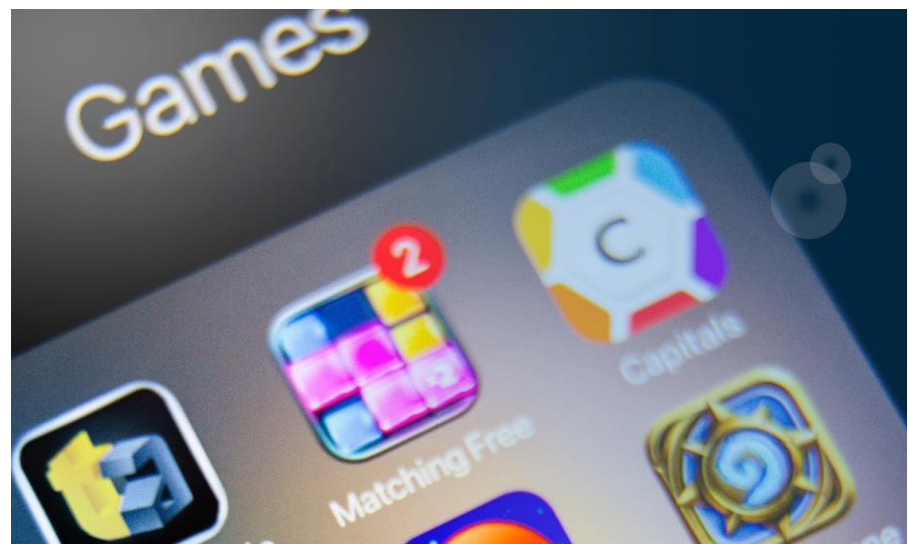
- Delivers world-class, integrated fraud prevention capabilities
- Protects your business with data security, and PCI- and GDPR-compliant functionality
- Enables safe expansion into new geographies and areas of business

POWERING FAST, SECURE PLAYER PAYMENTS — ANYTIME, ANYWHERE

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

ACI's UP[®] eCommerce Payments[™] solution is an integrated payments gateway and fraud management solution that gives gaming merchants access to an extensive global payments network for cross-border payment processing and local acquiring solutions. It also provides advanced business intelligence tools and sophisticated real-time fraud prevention capabilities.

The solution is built using a flexible, open payments architecture, hosted in a private, secure cloud and available via a single point of integration (API). It is designed to support business success in the growing, fast-evolving gaming market.



ACI'S UP® eCOMMERCE
PAYMENTS™
SOLUTION GIVES
GAMING MERCHANTS
THE TOOLS AND
TECHNOLOGY TO
PROCESS PAYMENTS
SEAMLESSLY
THROUGH EVERY
CHANNEL, ACROSS
ANY GEOGRAPHY OR
DEVICE.



THE MARKET CHALLENGE

The proliferation of smartphones, rapid product innovations, increased consumer connectivity and the growth of social media have powered the digital gaming revolution. This has radically changed the way that customers purchase and consume games, creating challenges for merchants in delivering a fast, frictionless and secure customer payments experience across multiple devices and channels.

Gaming is also a popular target for fraudsters. Without sophisticated risk management tools, many gaming companies are losing revenue – not only to fraudsters, but also by inadvertently declining good customers.

THE UP® eCOMMERCE PAYMENTS™ SOLUTION FOR GAMING

Offering access to hundreds of local and cross-border alternative payment methods and acquirers almost anywhere in the world, ACI's UP eCommerce Payments solution gives gaming merchants the tools and technology to process payments seamlessly through every channel, across any geography or device. The solution delivers flexible, embeddable payment forms, user-friendly mobile capabilities and payment methods for every market.

Integrated real-time fraud prevention tools are designed to support sales and high conversion rates, and to reduce costs. Individual merchant information is augmented by global fraud data, and a team of payment and risk experts with in-depth gaming sector experience works with merchants to tailor fraud strategies and rules to their needs.

Accessed via a unified RESTful API, the UP eCommerce Payments solution can be tailored to meet the requirements of any gaming business, to support a smooth, safe player payments experience almost anywhere in the world.

AN UNINTERRUPTED GAMING EXPERIENCE

Many gaming purchases are spontaneous, relying on player impulsiveness – and complex or slow checkout experiences cause cart abandonment and customer dissatisfaction. Players expect a simple, user-friendly payments experience across all touchpoints, but they also demand a high-class, uninterrupted gaming experience, seeking increased payments convenience and speed in the form of digital wallets, in-app payments, subscriptions and one-click payments.

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.

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ACI's UP eCommerce Payments solution gives gaming merchants the tools and technology to make payments part of a smooth, seamless customer journey — one that ends in a successful and secure purchasing experience. Our solution enables gaming merchants to support impulse purchases and offer the payment methods that customers are familiar with, wherever they are in the world.

We offer a full range of widgets and configuration tools to ensure that the checkout experience is clear, quick and user-friendly, whatever the channel or device. This includes the ability to easily deploy subscription options and store tokenized payment details to power the simple one-click purchases that customers prefer.

Delivered in the cloud, the scalability and resilience of our solution gives gaming companies the confidence to handle mass volume transactions at peak trading times — screening and processing customer purchases in milliseconds to ensure an uninterrupted user payments experience.

Because our solution is flexible and acquirer- and PSP-agnostic, merchants are free to decide which acquirers, processors, partners and payment methods to work with. The payments setup can be configured to suit individual merchant needs, without additional infrastructure costs or multiple integrations — and this, in turn, gives merchants the freedom to innovate and offer more choice to their customers.

PROTECTING PLAYERS, SECURING SALES

The growing importance of the mobile channel, the high-risk nature of online purchases and the immediate fulfillment factor mean that gaming companies face a continuous and complex challenge — striving to strike the right balance between efficiently processing genuine player purchases and mitigating the risk of fraud.

ACI's UP eCommerce Payments solution includes integrated real-time, multi-tiered fraud management capabilities, predictive and behavioral analytics, customer profiling techniques, unlimited rules and shared fraud data to produce highly accurate results.

The solution can be tailored to support individual business needs — to protect revenues, accelerate growth, minimize false positives, reduce operational costs and support an enhanced payments experience for players.

Our PCI-compliant tokenization functionality also protects customer data, removes the cost and burden of addressing regulatory challenges and supports repeat payments — making it faster, easier and more secure for customers to make purchases or sign up for a subscription.