

FEATURES AT A GLANCE

INCREASE REVENUES

- By maximizing merchant retention and winning new business.

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

SPEED UP TIME TO MARKET

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

SAVE COSTS

- By outsourcing to a technologically superior payments gateway

EXTEND GLOBAL MARKET REACH

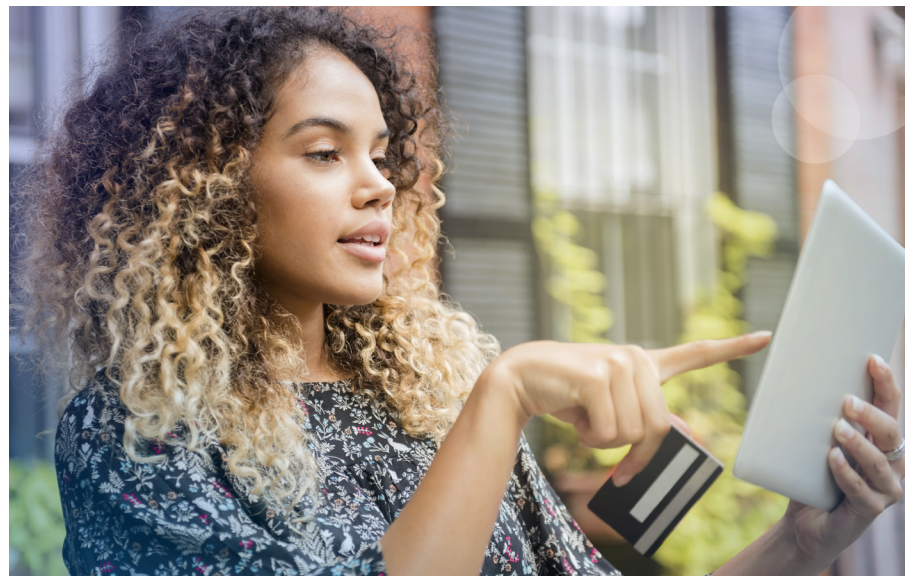
- With cross-border processing and access to hundreds of local and cross-border APMs and connections globally

SIMPLE

- Flexible with a single integration for seamless payments across all channels

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

ACI[®] BUILDS INNOVATIVE PAYMENT TECHNOLOGIES



KEEP UP WITH THE RISING DEMANDS OF YOUR MERCHANTS

The challenge many ISOs, merchant service providers and payment facilitators face today is that providing global payment methods and fraud prevention is a complex and technically arduous task to build out and maintain. Hundreds of alternative payment methods, multi-languages, multi-currencies, and security need to be integrated and supported. In addition, rising demands from merchants and increasing competition from other ISOs requires you to offer additional services rather than just price alone.

The UP[®] eCommerce Payments[™] solution delivers, through one single integration, a feature-rich modular payments gateway with the white label ACI PAY.ON[®] Payments Gateway[™] and the sophisticated ACI ReD Shield[®] fraud management suite. This enables ISOs to keep up with merchant demands and reduces attrition from them moving to other providers.

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.



ENABLE SEAMLESS PAYMENTS PROCESSING WITH THE ACI PAY.ON® PAYMENTS GATEWAY™

ACI's PAY.ON Payments Gateway is multi-tenant and real-time. It has added monitoring and reporting, managed recurring billing and tokenization tools. An extensive global network of hundreds of local and cross-border alternative payment methods located almost anywhere in the world allows you to configure the right local payment sets tailored to specific business needs for omni-channel and cross-border payment processing. A single integration point reduces complexity and gives access to the RESTful Open API and all payment methods. Ready-made payment widgets and mobile SDKs make it simple to integrate, provide a seamless payments journey through checkout and reduce development cost.

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

Fraud is a constant threat and merchants demand ever-faster order fulfillment within and across borders. As a result, fraud prevention is more complex and fraught. To protect and grow business online, you need to offer a fraud prevention solution that is tailored to individual merchant needs and capable of adapting rapidly.

ReD Shield fraud management protects revenue, supports growth and enhances shoppers' eCommerce experiences. With card not present as our focus, we have the largest global negative consortium database, business intelligence tools and certified fraud prevention analysts. Our real-time reporting provides instant decisions for accept, challenge, deny to reduce chargebacks and leave good sales on the table.

ACI IS YOUR eCOMMERCE TECHNOLOGY PARTNER

Whether you are looking for a full white-label payments gateway, to expand your global footprint or to protect your online business, ACI is the partner for you. We're here to help you optimize or expand by selecting the right features to meet your current business requirements and to easily upgrade in the future.

You benefit with faster time to market for domestic and international expansion, reduced merchant attrition and increased revenue from existing customers, while attracting new ones. Innovation is the core of the UP eCommerce Payments solution. Developing technology that drives ISO success is our focus. Are you looking to expand your business with a simple "one-stop" global payments solution and reduce setup costs? Then ACI is the payments partner for you.

**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 ReDi™

- 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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