

## FEATURES AT A GLANCE

### **SIMPLE**

- And flexible with a single integration for seamless payments across all channels

### **GLOBAL**

- Connectivity to the most extensive global payments network through a single integration

### **SECURE**

- Payment processing with real-time fraud prevention backed by expert analysts

### **INCREASE REVENUES**

- By providing merchants with an end-to-end payments solution

### **REDUCE TIME TO MARKET**

- By outsourcing to a white-label solution that eliminates integration and certification time

### **SAVE COSTS**

- By outsourcing to a technologically superior payments gateway

# UP<sup>®</sup> eCOMMERCE PAYMENTS<sup>™</sup> SOLUTION FOR ISVs AND VARs

## SIMPLE. GLOBAL. SECURE.

ISVs and VARs are turning to payment industry experts who can help them grow their business by enabling global payment services through state-of-the-art payment processing and fraud prevention solutions. By outsourcing to ACI<sup>®</sup>'s UP<sup>®</sup> eCommerce Payments<sup>™</sup> solution, ISVs and VARs benefit from offering further value-added resources to merchants, resulting in greater market reach.



## 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

Merchants are demanding an ever-increasing range of eCommerce solutions from a single provider and for ISVs and VARs to capture this revenue opportunity they must offer an end-to-end payments solution. In addition to processing cross-border eCommerce payments, ISVs and VARs need to enable merchants to address fraud, compliance, business intelligence and a host of other issues. Through ACI's innovative UP eCommerce Payments solution, comprised of the ACI PAY.ON® Payments Gateway™ and the ACI ReD Shield® fraud management suite, ISVs and VARs will offer a modular solution built upon open payments technology within weeks. Through the solution's network of hundreds of local and cross-border acquirers and alternative payment methods located almost anywhere in the world, ISVs and VARs achieve global connectivity rapidly.

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## PROTECT HARD-EARNED REVENUE WITH ACI RED SHIELD®

Fraud is a constant threat in eCommerce. Merchants need to employ the most sophisticated fraud prevention strategies to safeguard their business, which ISVs and VARs need to provide. ISVs and VARs also need the tools to protect themselves against fraudulent merchants. The UP eCommerce Payments solution includes Red Shield real-time fraud management capabilities that enable companies to protect revenues and support growth while enhancing shoppers' eCommerce and mCommerce experiences.

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## OWN THE ENTIRE MERCHANT RELATIONSHIP

Through a simple, single integration to the ACI PAY.ON Payments Gateway, ISVs and VARs are enabled with faster time to market for domestic and international expansion. This reduces merchant attrition and increases revenue from existing customers while attracting new ones. The entire gateway is delivered through a single integration with a unified, Open RESTful API. Innovation is the core of ACI and developing technology that drives your success is our focus. ISVs and VARs looking to expand their business with an end-to-end payments solution benefit from a simple integration process that will reduce setup costs.

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## A MODULAR SOLUTION THAT FITS YOUR EXACT BUSINESS NEEDS

With ACI's core payments gateway solution, ISVs and VARs are instantly offering cross-border transaction processing, utilizing ACI's best-in-class fraud prevention solution, and benefitting from the flexibility of widget-based payment forms.

ACI's underlying open payments architecture facilitates an abundance of modular options for ISVs and VARs to offer their merchants, all configurable according to specific business cases.



**ACI 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 PLATFORM**

- 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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