

## FEATURES AT A GLANCE

### 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, in multiple languages and all major currencies
- Connects online travel companies to a global team of payment and risk experts

### SEAMLESS

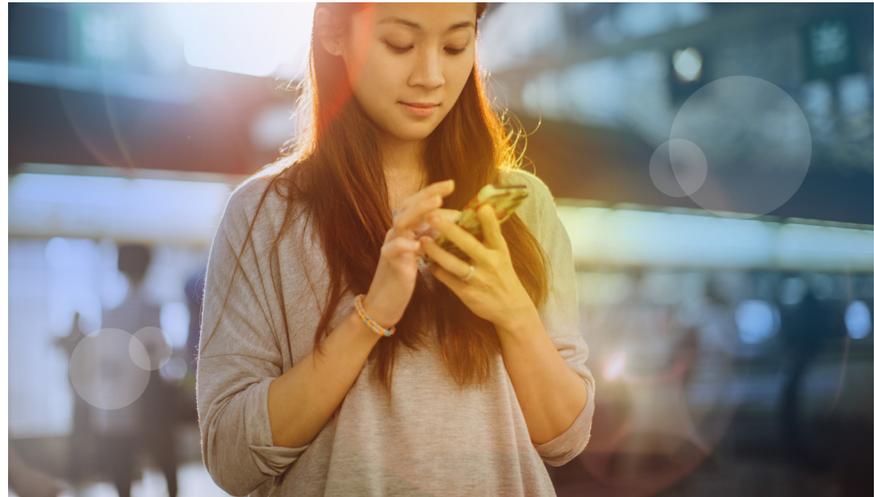
- Integrates payments and fraud prevention capabilities into any online travel portal or mobile application
- Delivers speed and flexibility for payments with one simple gateway integration
- Enables a flexible, seamless user experience from initial engagement to checkout

### SECURE

- Delivers world-class fraud management capabilities
- Enables safe expansion into new geographies and business avenues
- Protects your business with data security and PCI-compliant functionality for all channels

# POWERING SEAMLESS, SECURE PAYMENTS, ANYTIME, ANYWHERE

## UP<sup>®</sup> eCOMMERCE PAYMENTS<sup>™</sup> SOLUTION FOR THE ONLINE TRAVEL INDUSTRY



ACI's UP<sup>®</sup> eCommerce Payments<sup>™</sup> solution for the online travel industry combines an extensive global network of alternative payment methods and card acquirers with a feature-rich suite of payment processing, integral risk checks, mobile solutions, integration and onboarding, and advanced business intelligence tools. This sophisticated suite of solutions enables online travel agents (OTAs) and other industry operators to offer their customers choice, flexibility and security — including the ability to complete the checkout experience in their native language and currency, using their preferred local payments method.

TRAVEL CUSTOMERS  
CAN BOOK  
ONLINE USING  
THEIR PREFERRED  
PAYMENTS METHOD  
IN A SAFE, SECURE  
AND SEAMLESS  
ENVIRONMENT.



## THE MARKET CHALLENGE

The online travel industry has experienced rapid growth in the last few years. With OTAs able to offer a one-stop solution for multiple travel-related needs, it is no surprise that these companies are already responsible for over half of all travel bookings in developed markets like the U.S. and Europe.

But, to remain competitive, all travel operators need to maintain a global perspective and global payment acceptance capabilities. A failure to offer the right level of choice, with flexibility and security, can cause travel agents to jeopardize customer loyalty and lose market share.

The travel industry is also a popular target for fraudsters, with fraud rates among the highest of any online sector. OTAs are at particular risk, being vulnerable to agent debit memos (ADMs) issued to recover funds for fraudulent bookings made using travel provider merchant agreements. OTAs are also subject to the normal chargeback process when they are the merchant of record. Ensuring that only genuine reservations are made is key to protecting revenue and profitability, while enabling good customers.

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## THE ACI SOLUTION

The UP eCommerce Payments solution from ACI combines an extensive global payments gateway with sophisticated fraud management capabilities to offer simple but effective payments integration into any eCommerce website, application or mobile app. The multi-tenant gateway allows businesses to process the most popular payment methods in each market in a safe, secure and seamless environment. ACI has enabled level 3 data on the UP eCommerce Payments platform, allowing for level 3 data mapping for both fraud screening and payment transactions. Our solution is also supported by a global team of payment and risk experts who have extensive experience working closely with travel sector companies to ensure their payment capabilities are geared towards supporting business success and growth by adapting to new trends and customer demands.

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## SECURING YOUR CUSTOMERS

The growing importance of the mobile channel, the high-risk nature of online bookings and the increasing demand for instant fulfillment means that operators in the online travel industry face a continuous and complex challenge — striving to strike the right balance between efficiently processing genuine customer bookings and mitigating the risk of fraud.

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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The UP eCommerce Payments solution includes ACI ReD Shield® as an integral component. This real-time, multi-tiered, fraud management solution uses machine learning, advanced analytics and extensive industry data, including a real-time callout to Perseuss, to power highly accurate, automated fraud screening. ReD Shield can be closely tailored to support individual business needs to protect revenues, accelerate growth, minimize false positives, reduce operational costs and support an enhanced payments experience for customers. ReD Shield can also enable travel companies to selectively apply 3D Secure to minimize booking abandonment and ensure only the highest risk bookings are subject to additional authentication.

The UP eCommerce Payments solution also includes point-to-point encryption (P2PE), tokenization and EMV capabilities to address PCI compliance and payments data security for any channel. This means that, wherever and however your customers choose to pay, their personal information and your business are well protected.

## A GLOBAL, FIRST-CLASS SOLUTION

The ACI PAY.ON® Payments Gateway™ powers commerce in national and international markets. This seamless solution for your eCommerce and mCommerce transactions enables a simple, localized payments experience for your customers, wherever they are and however they want to pay.

Unlike inefficient legacy systems, our cloud-based platform can support a frictionless checkout experience, using the same core engine for all channels and geographies to secure the availability of every payments method, internationally, in any major currency. With ACI's global payments, you have the technical connectivity to reach eCommerce markets and customers globally, along with a range of user-friendly mobile capabilities that help provide a smooth experience for "on-the-go" travel customers. And because ACI's entire UP eCommerce Payments solution is available through a single RESTful API, integration is simple and time to market quicker than ever.

This combination of proven solutions, sector intelligence, extensive network and travel industry expertise helps the online travel industry to balance risk and opportunity by preventing fraud, supporting genuine bookings and removing regulatory complexity. It is the reason why major names in the travel industry continue to trust ACI to support their payments and fraud detection needs.