

## FEATURES AT A GLANCE

### PROCESS GLOBALLY

- With access to hundreds of local and cross-border APMs and acquirers

### SPEED UP TIME TO MARKET

- By integrating to one single platform with an open RESTful API

### REDUCE IMPLEMENTATION TIME

- By utilizing a feature-rich payments gateway

### GENERATE COST SAVINGS

- By outsourcing to a technologically superior payments gateway

### PREVENT FRAUD

- With best-in-class, real-time eCommerce fraud management tools
- Payment processing with real-time fraud prevention backed by expert analysts

### SIMPLE

- With one single integration for seamless payments across all channels

# UP<sup>®</sup> eCOMMERCE PAYMENTS<sup>™</sup> SOLUTION FOR PSPs

## ACI<sup>®</sup> BUILDS INNOVATIVE PAYMENT TECHNOLOGIES



## KEEP UP WITH THE RISING DEMANDS OF YOUR MERCHANTS

In a highly competitive environment, PSPs are under pressure to deploy a solution that is closely tailored to their merchants' demands, ultimately increasing checkout conversion and securing global revenue growth. Beyond delivering frictionless checkout services, they need to be equipped with an agile solution that addresses cross-border payments securely, anytime and anywhere. But providing the technology considering different regional standards and fraud are complex, time-consuming and requires many integrations.

ACI's UP<sup>®</sup> eCommerce Payments<sup>™</sup> solution delivers, through one single integration, a modular payments gateway with the white-label ACI PAY.ON<sup>®</sup> Payments Gateway<sup>™</sup> and fraud prevention suite with ACI ReD Shield<sup>®</sup> fraud management. The solution provides access to the largest global payments network of alternative payment methods and card acquirers.

## 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 PAYMENT PROCESSING WITH THE ACI PAY.ON® PAYMENTS GATEWAY™

The ACI PAY.ON Payments Gateway enables PSPs to use a multi-tenant gateway with global processing capabilities, added monitoring and reporting, as well as managed recurring billing and tokenization tools. An extensive global network with hundreds of alternative payment methods and acquirers, allows PSPs and merchants to configure the right local payments set. Additionally, ready-made payment widgets and mobile SDKs make it simple to integrate and provide a seamless payments journey in the checkout. One single integration point reduces complexity and gives access to the feature-rich ACI PAY.ON Payments Gateway. The underlying Open API architecture offers flexible options to tailor specific business needs for omni-channel and cross-border payment processing.

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## SPEED UP TIME TO MARKET BY AUGMENTING EXISTING SYSTEMS

The race to offer innovative applications turned into an all-out sprint after new entrants to the PSP market — acquirers, logistics companies, card schemes, banks, among others — began to change the payments landscape. PSPs looking to expand their existing payments system with an end-to-end solution benefit from one single integration to the ACI PAY.ON Payments Gateway expansion, speeding up time to market, reducing implementation cost and providing the freedom to innovate and expand simply, globally and securely.

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## 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. On top of that, they demand ever-faster order fulfillment both within and across borders. As a result, fraud prevention is more complex. ACI ReD Shield fraud management, as part of the UP eCommerce Payments solution, is a real-time, online fraud prevention solution specifically built to meet the needs of eCommerce merchants. It provides instant decisions on all transactions, detecting and managing fraud across all payment types and channels. It is designed to support the business success of customers — to protect revenues, support growth and enhance customer experience.



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
- 3-D 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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