

FEATURES AT A GLANCE

SIMPLE

- Powers the collecting and settlement of all major alternative payment methods via streamlined relationships
- Simplifies reconciliation processes by consolidating settlement flows
- Provides full control and flexibility to switch between collecting and direct processing models

COST-EFFECTIVE

- Reduces compliance burden and costs
- Provides the ability for merchants to support alternative payment methods profitably
- Opens up a new revenue stream for merchants and increases competitive edge

EFFICIENT

- Reduces time to market with no need for new contracts, legal entities or bank accounts for new markets
- Offers a scalable solution which supports growth across geographies and payment types
- Reduces effort for merchant negotiation and onboarding

EMPOWERING MERCHANTS WITH ALTERNATIVE PAYMENTS ACQUIRING

The ACI PAY.ON[®] Payments Gateway[™] enables merchants like you to offer a vast range of payment methods around the globe via an extensive payments network that reaches hundreds of local and cross-border acquirers and alternative payment method providers almost anywhere in the world. In addition to payment processing, ACI can now leverage this global network to provide you with a comprehensive payments collecting and settlement service through our collaboration with our licensed partners. This “acquiring out-of-the-box” solution offers you the ability to collect and consolidate settlement flows from alternative payment methods and pay it out in a consolidated settlement flow.



PAYMENT STREAMS FOR ALL ACCRUED FUNDS ARE CONSOLIDATED AND SETTLEMENT FILES ARE PROVIDED IN ONE UNIFIED FORMAT.



THE MARKET CHALLENGE

Merchants are increasingly seeking ways to take advantage of the cross-border opportunities that today's eCommerce world can offer. However for merchants, expanding in new markets often requires the ability to manage multiple relationships, technical connections and reconciliation reporting streams. It can also involve addressing a raft of local compliance issues and setting up contracts with local acquirers and alternative payment providers in each country. This effort is complex, time consuming and expensive, with many merchants unable to resource the process profitably.

ACI'S ALTERNATIVE PAYMENTS ACQUIRING

ACI's alternative payments acquiring offers merchants a one-stop-shop solution for accepting hundreds of local and cross-border cards and alternative payment methods using a single point of integration. Our open payments platform provides you with the ability to access the most appropriate local acquirers and payment methods in each geography, without complexity and without creating additional costs. With payout streams consolidated for all accrued funds and settlement files provided in one unified format, payment and reconciliation processes become simpler and easier, enabling you to easily and profitably open up new revenue streams and strengthen your merchant offering.

SIMPLE, FLEXIBLE, EFFICIENT

Alternative payments acquiring provides ultimate payments simplicity, efficiency and clarity for merchants wanting to operate across borders or offer foreign payment methods. By using alternative payments acquiring, and our highly connected payments gateway, ACI can offer a single technical integration, which provides streamlined processes, reduced back-office resources and clear costs — with only one contractual relationship, a single cost per transaction and significantly consolidated settlement flows.

For ACI® partners already using the ACI PAY.ON Payments Gateway, it is fast and easy to add the collection service and quickly realize the efficiency benefits it delivers. For merchants looking purely for a simple answer to the challenges of cross-border acquiring and alternative payments acceptance, alternative payments acquiring is also available as a standalone offering.

One of the key benefits of our collection service is the unified reporting and business intelligence capability, which operates across all payment methods and geographies to give clear line of sight over payments data and market performance — enabling increased transparency and better business decisions.

In addition, merchants using alternative payments acquiring do not need to worry about the individual payments licensing, compliance or legislative issues in each geography, since these are already addressed by our service and the partnerships we have in place.

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



WWW.ACIWORLDWIDE.COM



[@ACI_WORLDWIDE](https://twitter.com/ACI_WORLDWIDE)



CONTACT@ACIWORLDWIDE.COM

Americas +1 402 390 7600
Asia Pacific +65 6334 4843
Europe, Middle East, Africa +44 (0) 1923 816393

© Copyright ACI Worldwide, Inc. 2018
ACI, ACI Worldwide, ACI Payment Systems, the ACI logo, ACI Universal Payments, UP, the UP logo, ReD, PAY.ON and all ACI product names are trademarks or registered trademarks of ACI Worldwide, Inc., or one of its subsidiaries, in the United States, other countries or both. Other parties' trademarks referenced are the property of their respective owners.

AFL6768 11-18

POWERING OPPORTUNITY AND GROWTH

Alternative payments acquiring enables you to easily and cost-effectively power payments acceptance from any alternative payments method and settle those transactions in any major currency. If you are looking to expand, or if you want to increase your alternative payment volumes, our service allows you to specifically target local payment methods using a one-stop-shop solution. This gives you valuable access to local payment ecosystems and the preferred payment choices of consumers in each geography — a capability that is essential for continued success in today's demanding and evolving eCommerce landscape.

Our collection service also makes international expansion fast, simple, convenient and cost-effective with:

- No need for further technical development or infrastructure with each new market entry
- Reduced administrative effort and fast speed to market via a single contract and relationship for all geographies
- No requirement to create additional legal entities or bank accounts for each country
- The ability to add new payment methods quickly and easily without additional cost or demand on in-house resources

Essentially, alternative payments acquiring gives you faster time to market, providing the ability to quickly expand your services by simply testing and adding new payment methods and extend geographic coverage with ease. All this helps you to successfully open up new revenue streams, increase competitive advantage and position your businesses for future growth.

