**UP® eCOMMERCE PAYMENTS™ SOLUTION: GATEWAY EXPANSION FOR PSPs**

**SIMPLE. GLOBAL. SECURE.**

ACI’s gateway-to-gateway solution lets PSPs like you augment your existing system with the most advanced payments gateway and fraud prevention solution on the market.

ACI’s innovative technology is based on open payments architecture: with a single integration to a RESTful API you can take advantage of ACI’s powerful transaction processing capabilities, an extensive global payments network, real-time fraud prevention and advanced business intelligence tools.

**FEATURES AT A GLANCE**

**SIMPLE AND FLEXIBLE INTEGRATION**
- A single integration for seamless payments across all channels

**GLOBAL CONNECTIVITY**
- Access to the most extensive global payments network

**SECURE PAYMENT PROCESSING**
- Robust real-time fraud prevention backed by expert risk analysts

**PCI DSS LEVEL 1 CERTIFIED**
- The highest data security standards

**WHITE-LABEL GATEWAY-TO-GATEWAY SOLUTION**
- ACI’s industry-leading payments technology carries our partners’ brands
KEEP UP WITH THE DEMANDS OF TODAY’S PAYMENTS INDUSTRY

Many PSPs operate a payments gateway that fails to meet the full demands of their merchants. Today’s payments industry requires you to successfully lead your merchants into new markets, supporting them with a feature-rich solution that includes everything from compliance and fraud prevention to business intelligence, in an industry where change is constant. The reality is that without the right investment in technology and infrastructure, keeping processing systems current is a challenge. The end result is that merchant attrition and missed opportunities threaten business success.

With ACI as a technology partner, you can meet merchant demands by augmenting their existing infrastructure with a solution based on open payments architecture that evolves at the speed of the market.

PROTECT HARD-EARNED REVENUE BY DEFENDING AGAINST FRAUD

Fraud is a constant threat in eCommerce. Merchants need to employ the most sophisticated fraud prevention to safeguard their business, and PSPs need to give them the strongest protection. PSPs also need to protect themselves against fraudulent merchants.

The UP® eCommerce Payments™ solution includes real-time fraud prevention capabilities that enable companies to protect revenues, support growth, and enhance shoppers’ eCommerce and mCommerce experiences.

DRIVE NEW BUSINESS WITH ACI® AS YOUR TECHNOLOGY PARTNER

ACI’s gateway-to-gateway solution speeds up time to market for domestic and international expansion, reduces merchant attrition, increases revenue from existing customers and attracts new business.

You will no longer spend time building individual connections to acquiring banks and alternative payment methods, never again have difficulty supporting merchants who require sophisticated fraud prevention configured specifically for each country or region, and will always be able to adapt to the unique needs of different merchants.

With ACI as your trusted technology partner, the heavy lifting is taken care of, leaving you free to focus on your core business.
ADVANCED MODULAR OPTIONS

With ACI’s core payments gateway solution, you are instantly processing cross-border transactions, utilizing ACI’s best-in-class fraud prevention solution and benefiting from widget-based payment forms. ACI’s underlying open payments platform architecture opens you and your merchants to an abundance of modular options which can be configured according to specific business cases.

**PAYMENT PROCESSING**
- PCI-compliant tokenization
- Chargeback and chargeback reversal
- Managed recurring billing
- Smart local transaction routing
- Multi-currency authorization and settlement
- One-click checkout

**FRAUD PREVENTION**
- Fraud intelligence
- Real-time and post-transaction monitoring
- “All-the-time” analytics
- Expert risk analyst support
- Dynamic 3D Secure (external provider)

**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

**OPEN PAYMENTS PLATFORM ARCHITECTURE**
- Software as a service (SaaS)
- Several robust integration methods: embeddable JavaScript payments form, server-to-server plugins and more
- Interactive online documentation
- Administration API and reporting API
- eTerminal
- Webhooks

**BUSINESS INTELLIGENCE PLATFORM**
- Real-time transaction reporting
- White-label portal
- Monitoring and analysis
- Automated merchant onboarding

**MOBILE SOLUTIONS**
- Mobile.Connect
- In-app payments
- Mobile SDK
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.