

## FEATURES AT A GLANCE

### CUSTOMER FOCUS

- Creates a consistent customer experience across all channels
- Boosts loyalty by supporting excellent customer service
- Powers a single view of customer activity to enable closer customer relationships

### SECURITY

- Delivers effective fraud management and prevention capabilities
- Powers secure payments acceptance across channels, geographies and payment types
- Maximizes good sales while mitigating risk

### COST EFFICIENCY

- Consolidates siloed channels and infrastructure
- Decreases the cost and burden of PCI compliance
- Reduces the demands on in-house resources

### SCALABILITY

- Enables better decision making and planning through improved insight on buying behaviors
- Ensures systems are geared for growth and support change
- Opens up new revenue opportunities and increases sales

# UP<sup>®</sup> MERCHANT PAYMENTS<sup>™</sup>

## POWERING SEAMLESS, SECURE OMNI-CHANNEL PAYMENTS

ACI's UP<sup>®</sup> Merchant Payments<sup>™</sup> solution offers merchants a secure omni-channel payments solution that provides flexibility to fit your strategic omni-channel needs along with the scalability to power sales today and in the future.

Our omni-channel payment solutions support customer loyalty and revenue growth by providing a seamless customer payments experience, whatever the channel, geography, payment type or fulfilment option your customers are looking to use.



Supporting secure sales growth by facilitating any payment, anytime, anywhere

TODAY'S  
CONSUMERS  
EXPECT TO BE  
ABLE TO BUY  
ANYTIME,  
ANYWHERE AND  
ANY WAY THEY  
CHOOSE.



## THE MARKET CHALLENGE

Today's consumers expect to be able to buy anytime, anywhere and any way they choose — utilizing whichever channel and payments method suits them best at that moment in time. To keep up with this demand, maintain competitive edge and safely take advantage of new revenue opportunities, merchants are now having to alter their customer service approach and refocus their operations towards omni-channel commerce.

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## THE UP<sup>®</sup> MERCHANT PAYMENTS<sup>™</sup> SOLUTION

The UP Merchant Payments solution has been developed with these challenges in mind — offering a flexible, secure, omni-channel platform which supports the rapid adoption of emerging payment channels, as well as providing merchants with cross-border and multi-currency capabilities.

In addition, our solution delivers value-added elements which underpin customer service excellence and a positive buying experience, including loyalty program management and offer management integration options, fraud detection and refunds risk management.

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## BALANCING RISK AND REWARD

Our UP Merchant Payments solution is “vendor-agnostic”, allowing you to partner and work with the payment vendors that best suit your business needs. Our platforms provide global connectivity to card associations, payment card networks, acquirers, third-party networks and alternative payment providers, giving you the flexibility of a payments solution that allows for growth as new technologies emerge — without the need for constant technology investment and redevelopment.

The capabilities within our UP Merchant Payments solution are also built on a solid foundation of risk management principles and expertise, designed to reduce risk and protect the bottom line as you explore new sales avenues. Our advanced tools, including point-to-point encryption (P2PE), tokenization, EMV, network segmentation and sophisticated real-time fraud management solutions, address PCI compliance, payments data security, and fraud detection and prevention for any channel. So whether shoppers are buying in store, online or via their mobile, their personal information and your business are well protected throughout the payments lifecycle.

OUR DEDICATED  
CLOUD-HOSTED  
OFFERING  
PROVIDES YOU  
WITH THE STABILITY  
AND SCALABILITY  
TO SUPPORT  
GROWTH.

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## ACI IN THE CLOUD

Many businesses today are looking to reduce their infrastructure and compliance burdens. As an alternative to an on-premise solution, the UP Merchant Payments solution is available as a cloud-based service, helping you minimize the costs and resources needed to maintain your payment systems.

ACI's state-of-the-art, fully redundant data center facilities are specifically designed to support mission-critical payment solutions and deliver the utmost in reliability, security and data privacy. Our dedicated cloud-hosted offering provides you with the stability and scalability to support growth, as well as reduces the scope of your PCI-compliance requirements. All this leaves you free to focus on the success of your business, leaving payments to the experts.



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## THE COMPLETE OMNI-CHANNEL PAYMENTS SOLUTION

ACI Worldwide serves tens of thousands of merchants globally in a range of vertical segments, processing billions of eCommerce transactions annually. Our payment gateway provides those merchants with connectivity to more than 350 alternative payment methods and acquirers in more than 160 countries.

This vast experience and the knowledge of our team of in-house experts is what underpins the success of our solutions and strengthens our merchant customer relationships.

Our experience, coupled with ACI's real-time, any-to-any payment capabilities, form the industry's most complete omni-channel payments solution — supporting any payment, anytime, anywhere. This enables our merchants and the payment service providers who support them to offer a seamless, consistent and secure payments experience which addresses the ever-evolving expectations of their customers. By using our omni-channel payments solution, merchants can also gain a streamlined view of all customer activity across channels — an invaluable asset in decision making and powering the future growth and success of their business.

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 and SaaS-based solutions, we deliver real-time, any-to-any payment capabilities and enable the industry's most complete omni-channel payments experience.

**LEARN MORE**

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