

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 with point-to-point encryption 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[®] MERCHANT PAYMENTS[™] SOLUTION

POWERING SEAMLESS, SECURE, OMNI-CHANNEL PAYMENTS IN THE CLOUD

ACI's UP[®] Merchant Payments[™] solution offers merchants a secure omni-channel payments platform that provides flexibility to fit your strategic channel needs along with the scalability to meet your sales growth.

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



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.

THE UP[®] MERCHANT PAYMENTS[™] 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 both in store and online, including mPOS solutions, loyalty program management and offer management integration options, fraud detection and refunds risk management.

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.

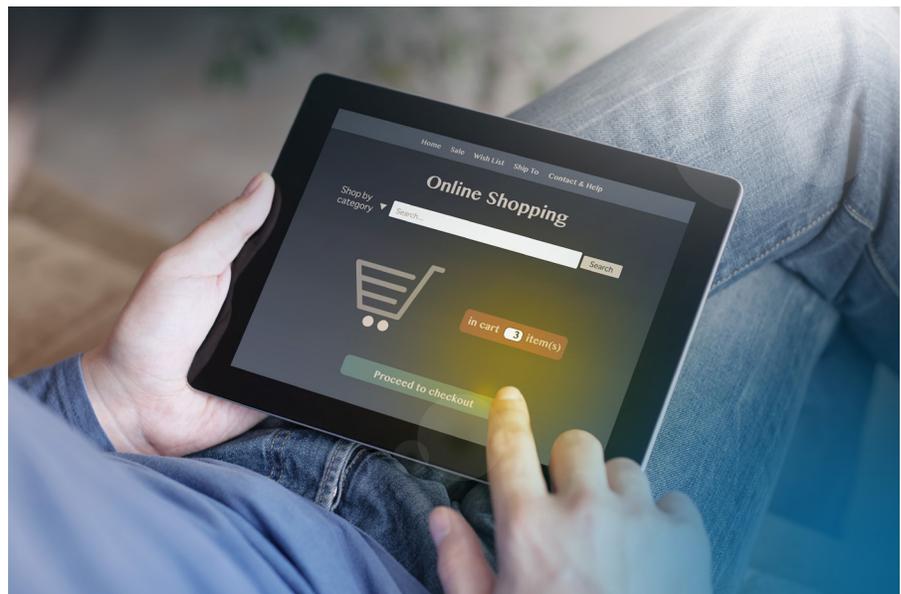
The capabilities within our UP Merchant Payments solution are also built on a solid foundation of risk management principles and expertise, designed to reduce risk and protect the bottom line as you explore new sales avenues. Our advanced tools, including point-to-point encryption (P2PE), tokenization, 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-BASED
OFFERING
PROVIDES YOU
WITH THE STABILITY
AND SCALABILITY
TO SUPPORT
GROWTH.

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-based 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.



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

THE COMPLETE OMNI-CHANNEL PAYMENTS SOLUTION

ACI Worldwide® serves tens of thousands of merchant locations globally in a range of vertical segments, processing billions of eCommerce transactions annually. Our payments gateway provides those merchants with connectivity to hundreds of local and cross-border acquirers and alternative payment methods almost anywhere in the world.

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. From frictionless online checkouts to queue-busting mPOS capabilities, our customer-driven solution enables 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 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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