

FEATURES AT A GLANCE

CUSTOMER EXPERIENCE



- Supports a seamless payments experience across all channels
- Powers faster and smoother checkouts via mobile POS and contactless payment options
- Boosts loyalty by underpinning excellent customer service

COST EFFICIENCY



- Decreases the cost and burden of PCI compliance
- Reduces the demands on in-house resources
- Minimizes ongoing infrastructure costs as your business grows

RELIABILITY



- Supports robust, secure payments any time, anywhere
- Helps ensure systems are geared for growth and supports change

SECURITY



- Removes cardholder data from your environment with secure tokenization capabilities
- Protects your business from risk by using Point-to-Point Encryption (P2PE)
- Supports fast, secure EMV-compliant payments to mitigate fraud and liability

UP[®] MERCHANT PAYMENTS[™] SOLUTION FOR RESTAURANTS

ACI's UP[®] Merchant Payments[™] solution offers restaurants a secure omni-channel payments solution aimed at improving profits, reducing card fees and increasing customer satisfaction. ACI's flexible and vendor-agnostic platform helps you deliver a hassle-free experience with secure in-store, mobile and web payment innovations. Our independent solution gives you the freedom to work with whichever payment providers are the best fit for your strategic business needs. Anywhere, any time and for any payments method.



DRIVING CUSTOMER-FOCUSED RESULTS ACROSS LOCATIONS

TIME IS MONEY

Restaurants know that better than anyone. A faster drive through, table-side payment terminals or in-app purchases can translate into real revenue — seconds could mean millions. How will you spend it?

DOWNTIME IS NOT AN OPTION

You can't afford to slow down, let alone be down. One second of payments downtime costs real money. How much sleep will you save knowing your system is reliable and secure?

SPEED ENABLES INNOVATION

Breakthrough ideas around loyalty programs, rewards redemption, geo-targeting and omni-channel success will fail without the ability to implement them quickly.

IF YOU'RE NOT FIRST, YOU'RE LAST

Increase your volume transactions to easily and securely gain the control, choice and flexibility you need to operate at the speed of opportunity.

CONTROL THE CUSTOMER EXPERIENCE

What customers don't see pays off with satisfaction they can taste. They will be satisfied knowing that if their preference is to use alternative payment options, such as mobile wallet applications, that payments method is easily accepted.

Peace of mind: 24/7 monitoring and maintenance, P2PE, tokenization from POS device to payments processor and integrated fraud management keep transactions safe and lower risk.

Loyalty: Keep customers coming back with fast, secure payment solutions that deliver the convenience they crave from the restaurants they love.

Blazing speed: Active/active technology and network segmentation take payments memory out of the purchase experience, leaving customers with a desire to return for more.

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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