ACI Worldwide®
Real-Time Payments

Powering Seamless, Secure Payments, Anytime, Anywhere

ACI® Payments Orchestration Platform™ for the Online Travel Industry

ACI® Payments Orchestration Platform™ for the online travel industry combines an extensive global network of alternative payment methods and card acquirers with a feature-rich suite of payment processing, integral risk checks, mobile solutions, integration and onboarding, and advanced business intelligence tools. This sophisticated suite of solutions enables online travel agents (OTAs) and other industry operators to offer their customers choice, flexibility and security — including the ability to complete the checkout experience in their native language and currency, using their preferred local payments method.

GLOBAL

- Provides access to hundreds of local and cross-border card acquirers and alternative payment methods

- Offers immediate global coverage almost anywhere in the world, in multiple languages and all major currencies

- Connects online travel companies to a global team of payment and risk experts

SEAMLESS

- Integrates payment and fraud prevention capabilities into any online travel portal or mobile application

- Delivers speed and flexibility for payments with one simple gateway integration

- Enables a flexible, seamless user experience from initial engagement to checkout

SECURE

- Delivers world-class fraud management capabilities

- Enables safe expansion into new geographies and business avenues

- Protects your business with data security and PCI-compliant functionality for all channels

The Market Challenge

The online travel industry has experienced rapid growth in the last few years. With OTAs able to offer a one-stop solution for multiple travel-related needs, it is no surprise that these companies are already responsible for over half of all travel bookings in developed markets like the U.S. and Europe.

But, to remain competitive, all travel operators need to maintain a global perspective and global payment acceptance capabilities. A failure to offer the right level of choice, with flexibility and security, can cause travel agents to jeopardize customer loyalty and lose market share.

The travel industry is also a popular target for fraudsters, with fraud rates among the highest of any online sector. OTAs are at particular risk, being vulnerable to agent debit memos (ADMs) issued to recover funds for fraudulent bookings made using travel provider merchant agreements. OTAs are also subject to the normal chargeback process when they are the merchant of record. Ensuring that only genuine reservations are made is key to protecting revenue and profitability, while enabling good customers.

The ACI Solution

The ACI Payments Orchestration Platform combines an extensive global payments gateway with sophisticated fraud management capabilities to offer simple but effective payments integration into any eCommerce website, application or mobile app. The multi-tenant gateway allows businesses to process the most popular payment methods in each market in a safe, secure and seamless environment. ACI has enabled level 3 data on the ACI Payments Orchestration Platform, allowing for level 3 data mapping for both fraud screening and payment transactions. Our solution is also supported by a global team of payment and risk experts who have extensive experience working closely with travel sector companies to ensure their payment capabilities are geared towards supporting business success and growth by adapting to new trends and customer demands.

Travel customers can book online using their preferred payments method in a safe, secure and seamless environment.

Securing Your Customers

The growing importance of the mobile channel, the high-risk nature of online bookings and the increasing demand for instant fulfillment means that operators in the online travel industry face a continuous and complex challenge — striving to strike the right balance between efficiently processing genuine customer bookings and mitigating the risk of fraud. The ACI Payments Orchestration Platform includes fraud management as an integral component. This real-time, multi-tiered, fraud management solution uses machine learning, advanced analytics and extensive industry data, including a real-time callout to Perseuss, to power highly accurate, automated fraud screening. ACI's fraud management component can be closely tailored to support individual business needs to protect revenues, accelerate growth, minimize false positives, reduce operational costs and support an enhanced payments experience for customers. It can also enable travel companies to selectively apply 3D Secure to minimize booking abandonment and ensure only the highest risk bookings are subject to additional authentication.

The ACI Payments Orchestration Platform also includes point-to-point encryption (P2PE), tokenization and EMV capabilities to address PCI compliance and payments data security for any channel. This means that, wherever and however your customers choose to pay, their personal information and your business are well protected.

A Global, First-Class Solution

The growing importance of the mobile channel, the high-risk nature of online purchases and the immediate fulfillment factor mean that gaming companies face a continuous and complex challenge — striving to strike the right balance between efficiently processing genuine player purchases and mitigating the risk of fraud.

ACI Payments Orchestration Platform includes integrated real-time, multitiered fraud management capabilities, predictive and behavioral analytics, customer profiling techniques, unlimited rules and shared fraud data to produce highly accurate results.

The solution can be tailored to support individual business needs to protect revenues, accelerate growth, minimize false positives, reduce operational costs and support an enhanced payments experience for players.

Our PCI-compliant tokenization functionality also protects customer data, removes the cost and burden of addressing regulatory challenges and supports repeat payments, making it faster, easier and more secure for customers to make purchases or sign up for a subscription.

ACI Worldwide is a global leader in mission-critical, real-time payments software. Our proven, secure and scalable software solutions enable leading corporations, fintechs and financial disruptors to process and manage digital payments, power omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with a local presence to drive the real-time digital transformation of payments and commerce.

LEARN MORE
www.aciworldwide.com
@ACI_Worldwide
contact@aciworldwide.com

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