



Access the World's Largest Tourist and eCommerce Markets With ACI and Alipay

A Multi-Billion-Dollar Market Opportunity Within Simple Reach

The global Chinese tourist market represents an enormous opportunity for merchants to extend their customer base, with many Chinese citizens traveling overseas on vacation, for education or to emigrate. The explosion of eCommerce in China, and the increasing number of Chinese consumers seeking high-quality and authentic goods from overseas, make this an attractive market for merchants globally.

ACI connects merchants to Chinese consumers by enabling the acceptance of Alipay, the largest payments platform and most dominant payments method in China. Alipay is a global

lifestyle app used by more than 5% of consumers globally and over 50% of the Chinese population. More than 520 million users around the world use Alipay to find and review restaurants, manage their utilities, monitor investments, book and pay for taxis and travel packages, and much more. Merchants can also promote their store profiles, GPS locations, and special personalized and targeted offers to highly engaged Alipay consumers via the Alipay Global Lifestyle Platform. This direct conversation encourages more customers to visit participating merchants and engage with them in person.

BENEFITS AT A GLANCE

- Drive store traffic by promoting merchant locations
- Capture customers through proactive targeted offers and personalized messages
- Extend global sales outreach and brand awareness by reaching Chinese tourists, temporary residents and students — even after they return home
- Improve insight through business intelligence/customer analytics

SIZING UP THE OPPORTUNITY

CHINESE TOURISM

- 135 million Chinese citizens traveled abroad in 2016¹
- Chinese tourists spent \$261 billion abroad in 2016 (more than twice that of U.S. tourists)
- Chinese tourists spent between \$393 and \$786 per person on retail purchases during their most recent trip.²

SIZING UP THE OPPORTUNITY

CHINESE eCommerce

- Accounted for nearly 40% of global eCommerce transactions in 2016, with 467 million online shopping consumers.³

Accessing the Opportunity

ACI can provide easy connection to Alipay for all sales channels, including online, in-app, mPOS and in-store via QR code, offering a simple way for merchants to access these multi-billion-dollar market opportunities.

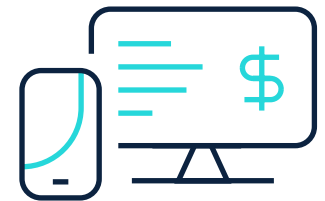
Alipay is supported through the ACI[®] Payments Orchestration Platform[™], a comprehensive platform which empowers payment providers and merchants with international market access and omnichannel capabilities.

ACI's cloud-based solution provides access to hundreds of alternative payment methods and acquirers, globally. It is augmented by global data and extensive country-specific payments and fraud expertise to support merchant success and growth anywhere in the world.

ACI enables the use of Alipay online, including both eCommerce and mCommerce transactions for all iOS- and Android-based mobile apps via our Mobile Commerce SDK, one of the cornerstones of ACI's API toolkit. The ACI mSDK provides the ability to offer transactions in the user's native language and currency. Implementation is quick and easy — merchants can either take advantage of our ready-to-use, customizable interface, or use their own payment forms and checkout process with our transaction processing framework. Both routes allow merchants to get started in a few simple steps.

ACI also supports in-store acceptance of Alipay using a QR code or barcode. This is enabled through ACI's in-store solution and is the most recent update to ACI's offering. Merchants can now accept Alipay across all channels, whether in the browser, in the mobile app or face to face in the store.

Attracting Alipay shoppers has enormous potential sales benefits for merchants. To find out more about how you can simply open up a new revenue stream and reach more than 520 million new customers, visit aciworldwide.com/alipay.



¹ World Tourism Organization Barometer, April 2017

² 2017 Mobile Payments Survey - Chinese Consumers Abroad, Kapronasia, June 2017

³ China eCommerce report 2016, China Ministry of Commerce, May 2017

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

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