

SIMPLE

- Powers the collecting and settlement of hundreds of alternative payment methods via streamlined relationships
- Simplifies reconciliation processes by consolidating settlement flows
- Provides full control and flexibility to switch between collecting and direct processing models

COST-EFFECTIVE

- Reduces compliance burden and costs
- Provides the ability for PSPs to support alternative payment methods profitably
- Opens up a new revenue stream for PSPs and increases competitive edge

EFFICIENT

- Reduces time to market with no need for new contracts, legal entities or bank accounts for new markets
- Offers a scalable solution which supports growth across geographies and payment types
- Reduces effort for merchant negotiation and onboarding

Empowering PSPs with Alternative Payments Acquiring

The ACI® Secure eCommerce™ solution enables PSPs like you to offer a vast range of payment methods via an extensive payments network that reaches hundreds of local and cross-border acquirers and alternative payment method providers around the world. In addition to payment processing, ACI can now leverage this global network to provide you with a comprehensive payments collecting and settlement service through our collaboration with our licensed partners. This “acquiring-out-of-the-box” solution offers you the ability to collect and consolidate settlement flows from alternative payment methods and pay it out in a consolidated settlement flow.

The Market Challenge

Merchants are increasingly seeking ways to take advantage of the cross-border opportunities that today’s eCommerce world can offer. However for PSPs, supporting merchant expansion and success in new markets often requires the ability to manage multiple relationships, technical connections and reconciliation reporting streams. It can also involve addressing a raft of local compliance issues and setting up contracts with local acquirers and alternative payment providers in each country. This effort is complex, time consuming and expensive, with many PSPs unable to resource the process profitably.





Payment streams for all accrued funds are consolidated and settlement files are provided in one unified format.

ACI Alternative Payments Acquiring

ACI alternative payments acquiring enables you to offer merchants a one-stop-shop solution for accepting all major cards and alternative payment methods using a single point of integration. Our open payments platform provides you with the ability to access the most appropriate local acquirers and payment methods in each geography, without complexity and without creating additional costs. With payout streams consolidated for all accrued funds and settlement files provided in one unified format, payment and reconciliation processes become simpler and easier, enabling you to easily and profitably open up new revenue streams and strengthen your merchant offering.

Simple, Flexible, Efficient

Alternative payments acquiring provides ultimate payments simplicity, efficiency and clarity for PSPs who support merchants wanting to operate across borders or offer foreign payment methods. By using alternative payments acquiring, and our highly connected payments gateway, ACI can offer a single technical integration, which provides streamlined processes, reduced back-office resources and clear costs — with only one contractual relationship, a single cost per transaction and significantly consolidated settlement flows.

For ACI partners already using the ACI Secure eCommerce solution, it is fast and easy to add the collection service and quickly realize the efficiency benefits it delivers. For PSPs looking purely for a simple answer to the challenges of cross-border acquiring and alternative payments acceptance, alternative payments acquiring is also available as a standalone offering.

One of the key benefits of our collection service is the unified reporting and business intelligence capability, which operates across all payment methods and geographies to give clear line of sight over payments data and market performance — enabling increased transparency and better business decisions.

In addition, PSPs using alternative payments acquiring do not need to worry about the individual payments licensing, compliance or legislative issues in each geography, since these are already addressed by our service and the partnerships we have in place.

ACI Worldwide is a global software company that provides mission-critical real-time payment solutions to corporations. Customers use our proven, scalable and secure solutions to process and manage digital payments, enable omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

LEARN MORE

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Powering Opportunity and Growth

Alternative payments acquiring enables you to easily and cost-effectively power alternative payments acceptance and settle those transactions in any major currency. If you are looking to support your merchants as they expand, or if you want to increase your alternative payment volumes, our service allows you to specifically target local payment methods using a one-stop-shop solution. This can give merchants valuable access to local payment ecosystems and the preferred payment choices of consumers in each geography — a capability that is essential for continued success in today's demanding and evolving eCommerce landscape.

Our collection service also makes international expansion fast, simple, convenient and cost-effective with:

- No need for further technical development or infrastructure with each new market entry
- Reduced administrative effort and fast speed to market via a single contract and relationship for all geographies
- No requirement to create additional legal entities or bank accounts for each country
- The ability to add new payment methods quickly and easily without additional cost or demand on in-house resources

Essentially, alternative payments acquiring gives you faster time to market, providing the ability to quickly expand your services by simply testing and adding new payment methods and extend geographic coverage with ease. All this helps you to successfully open up new revenue streams, increase competitive advantage and position your businesses for future growth.