

SIMPLE

- And flexible with a single integration for seamless payments across all channels

GLOBAL

- Connectivity to the most extensive global payments network through a single integration

SECURE

- Payment processing with real-time fraud prevention backed by expert analysts

INCREASE REVENUES

- By providing merchants with an end-to-end payments solution

REDUCE TIME TO MARKET

- By outsourcing to a white-label solution that eliminates integration and certification time

SAVE COSTS

- By outsourcing to a technologically superior payments gateway

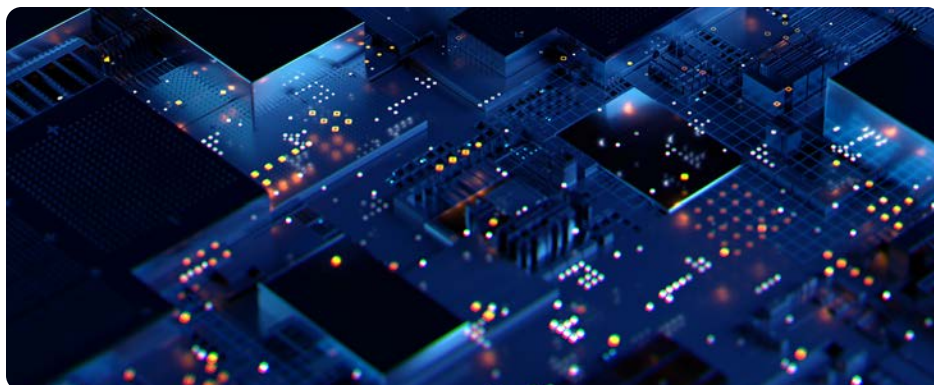
ACI[®] Secure eCommerce[™] Solution for ISVs and VARs

Simple. Global. Secure.

ISVs and VARs are turning to payment industry experts who can help them grow their business by enabling global payment services through state-of-the-art payment processing and fraud prevention solutions. By outsourcing to ACI[®] Secure eCommerce[™] solution, ISVs and VARs benefit from offering further value-added resources to merchants, resulting in greater market reach.

The ACI Secure eCommerce Solution

Merchants are demanding an ever-increasing range of eCommerce solutions from a single provider and for ISVs and VARs to capture this revenue opportunity they must offer an end-to-end payments solution. In addition to processing cross-border eCommerce payments, ISVs and VARs need to enable merchants to address fraud, compliance, business intelligence and a host of other issues. Through the innovative ACI Secure eCommerce solution, comprised of ACI's payments gateway and our fraud management suite, ISVs and VARs will offer a modular solution built upon open payments technology within weeks. Through the solution's network of hundreds of local and cross-border acquirers and alternative payment methods located almost anywhere in the world, ISVs and VARs achieve global connectivity rapidly.





ACI Builds Innovative Payment Technologies that Drive Success

The ACI Secure eCommerce solution delivers the ultimate in simplicity, global connectivity and security. Through a single integration to a unified RESTful Open API, merchants gain access to the largest global payments network. The industry-leading payments gateway technology enables merchants to build payment apps and features directly on the platform.

Protect Hard-Earned Revenue with Real-Time Fraud Management

Fraud is a constant threat in eCommerce. Merchants need to employ the most sophisticated fraud prevention strategies to safeguard their business, which ISVs and VARs need to provide. ISVs and VARs also need the tools to protect themselves against fraudulent merchants. The ACI Secure eCommerce solution includes real-time fraud management capabilities that enable companies to protect revenues and support growth while enhancing shoppers' eCommerce and mCommerce experiences.

Own the Entire Merchant Relationship

Through a simple, single integration to ACI's payments gateway, ISVs and VARs are enabled with faster time to market for domestic and international expansion. This reduces merchant attrition and increases revenue from existing customers while attracting new ones. The entire gateway is delivered through a single integration with a unified, RESTful Open API. Innovation is the core of ACI and developing technology that drives your success is our focus. ISVs and VARs looking to expand their business with an end-to-end payments solution benefit from a simple integration process that will reduce setup costs.

A Modular Solution that Fits Your Exact Business Need

With ACI's core payments gateway solution, ISVs and VARs are instantly offering cross-border transaction processing, utilizing ACI's best-in-class fraud prevention solution, and benefitting from the flexibility of widget-based payment forms.

ACI's underlying open payments architecture facilitates an abundance of modular options for ISVs and VARs to offer their merchants, all configurable according to specific business cases.

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

www.aciworldwide.com
@ACI_Worldwide
contact@aciworldwide.com

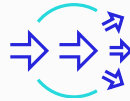
Americas +1 402 390 7600
Asia Pacific +65 6334 4843
Europe, Middle East, Africa +44 (0) 1923 816393

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**ACI
Secure
eCommerce
Solution**

Products



**ACI's
Payments Gateway**

Payment Processing

- PCI-compliant tokenization
- Chargeback and chargeback reversal
- Managed recurring billing
- Smart local transaction routing
- Multi-currency authorization and settlement
- One-click checkout

Mobile Solutions

- Mobile.Connect
- In-app payments
- Mobile SDK

Global Coverage

- Hundreds of local and cross-border acquirers and alternative payment methods
- Almost anywhere in the world
- All major currencies and multiple languages
- Connector on Demand

Features

Integration and Onboarding

- Single one-time integration through RESTful Open API in-app payments
- Several robust integration methods: embeddable JavaScript payments form, server-to-server, plugins and more
- Online interactive documentation
- Administration API and reporting API
- eTerminal
- Webhooks

Payment Processing

- Real-time transaction reporting
- White-label portal
- Monitoring and analysis
- Automated merchant onboarding
- Chargeback management



**ACI's
Fraud Management**

- Settlement reporting

Fraud Detection and Prevention

- Real-time multi-dimensional rules
- Advanced neural network scoring
- Largest shared negative and positive database
- Real-time location analysis (proxy, IP and device)
- Pattern detection engines

Analytics and Reporting

- Interactive self-service portal
- Near-real-time reporting
- Monitor rule performance
- Chargeback analysis
- Customer profiling

Case and Rule Management

- Manual review management
- Queue control
- Link analysis
- Compatible with internal fulfillment functions
- Agent performance management

Third-Party Enrichment Services

- Connectivity to a vast portfolio of third-party services. Examples include: Airline data – Persseus, device fingerprinting – Iovation

Expert Performance Review

- Solution underpinned by analysts
- Regular performance reviews
- Chargeback analysis
- Evolving strategies to meet business needs