

**BENEFITS AT A GLANCE**

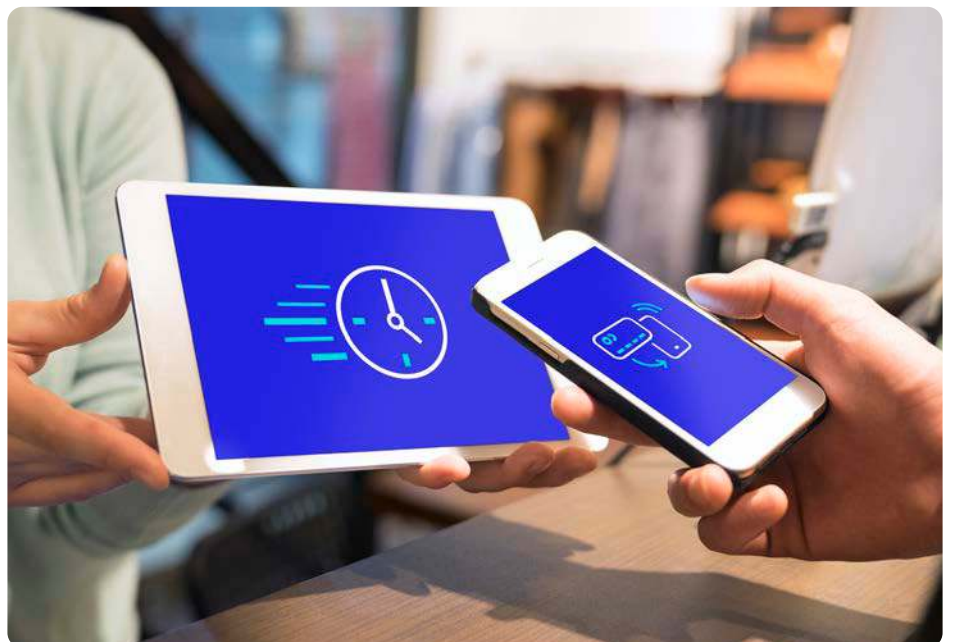
- + Increase conversion rates with simple digital payment options
- + Tailor the checkout to your customer journey
- + Access hundreds of acquirers and payment methods to drive up sales
- + Improve shopper confidence with support for multiple languages and all major currencies
- + Increase acceptance and reduce chargebacks with enhanced fraud protection
- + Retain acquirer independence for flexibility and cost control
- + Partner with payment and fraud experts so you can focus on your core business

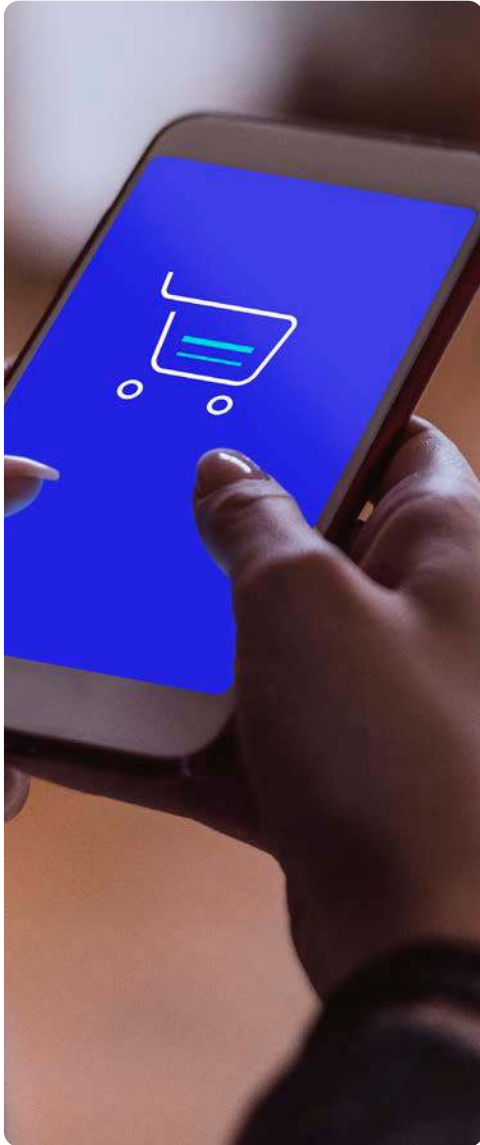
# Seamless, Secure Online and Mobile Payments— Anytime, Anywhere

## Keeping Pace with Consumer Expectations

Today's shoppers expect a fast, safe online payments experience that is almost invisible. They also expect the same experience using online and mobile payment options at home, in-store, at kiosks and on the go.

In response, merchants need to use flexible, advanced payment solutions to deliver seamless digital journeys and put customers in control of how they purchase and pay.





## Sell More. Lose Less.

The ACI® Secure eCommerce™ solution gives you the tools and technology to make payments part of a smooth, seamless customer journey—a journey that ends in a successful and secure purchasing experience.

ACI Secure eCommerce is a holistic platform that combines a powerful payments gateway, sophisticated real-time fraud prevention capabilities and advanced business intelligence tools. It gives you access to an extensive global payments network with the confidence that your customers and your transactions are protected against fraud.

With rich functionality and support from a world-class team of payments and fraud experts, ACI Secure eCommerce is simply designed to support your business success.

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## Convert and Delight Your Customers

The gateway element of ACI Secure eCommerce combines a powerful transaction processing API with instant access to hundreds of local and cross-border acquirers, card, mobile and digital payment methods. Giving you the power to boost conversion rates by supporting your customers' preferred way to pay.

Our solution gives you control of the checkout process, including the ability to design the look and feel of the checkout screens to create a consistent brand experience. To help you adapt to changing customer preferences, we offer a comprehensive set of features and front-end widgets that enable you to build new applications and services simply and in line with your needs. These include the ACI Mobile Commerce Software Development Kit (mSDK), which allows you to quickly and easily integrate payment methods into your mobile checkout, creating choice and consistency for customers.





## Safely Grow Your Business

ACI Secure eCommerce enables safe international business expansion, with the ability to deploy tailored payment and fraud strategies for each channel and market. With support for a wide array of payment methods, devices, currencies and geographies, you can easily reach into new markets and connect to the most relevant acquirers and payment methods.

ACI's extensive network is augmented by global merchant data and country-specific payments and fraud expertise to support merchant success and growth almost anywhere in the world.

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## Protect Your Customers and Your Brand

ACI Secure eCommerce delivers real-time fraud management capabilities that support conversion while blocking fraud. Our multi-layered solution combines innovative machine learning models, predictive and behavioral analytics, customer profiling techniques, unlimited rules and shared fraud data to maximize acceptance while reducing fraud and chargebacks. The solution is highly flexible and can be tailored to the risk profiles of each channel, payment method, customer profile and market.

Transactions can be screened before or after the transaction is sent to the acquiring bank for authorization, or you can choose to do both. Our solution supports the new 3D Secure 2 standard for customer authentication.

ACI Secure eCommerce is PCI-compliant. Customer payment details are safeguarded through tokenization for faster checkout and subscription payments, and omni-tokens provide for a seamless experience across card present and card-not-present channels.



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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## Combine Simplicity, Flexibility and Control

ACI Secure eCommerce is cloud-based and available through a single integration via an open RESTful API. This provides simple, easy and cost-effective access to a comprehensive set of sophisticated eCommerce payment tools that support your business success.

However dispersed your operations, ACI's unified reporting capabilities give you full visibility and control over your payment processing performance. Our business intelligence portal allows you to analyze transaction trends, assess impact and adapt business strategies as the market evolves. Because our solution is well-connected, flexible and acquirer-independent, you are free to decide which acquirers, processors and payment methods to work with. Our dynamic transaction routing and retry capabilities help maximize conversion and acceptance rates by routing each transaction to the best matched acquirer.

The payments setup can be configured to suit your individual needs, without additional infrastructure costs or multiple integrations. This gives you the freedom to innovate and offer greater choice and improved service to your customers, while keeping costs under control.

**ACI Secure eCommerce is the last integration you will need for global payments connectivity.**