

#### FLEXIBLE

- Provides control of the checkout process, which can be tailored to your customer journey
- Enables acquirer independence, choice and transparency of fees
- Creates fast, easy access to new markets, channels and payment types

#### SEAMLESS

- Delivers comprehensive payments functionality through a single gateway
- Supports a simple digital payments experience

#### GLOBAL

- Connects to hundreds of local and cross-border card acquirers and alternative payment methods
- Powers rapid international expansion through a payments network that reaches around the world, in all major currencies

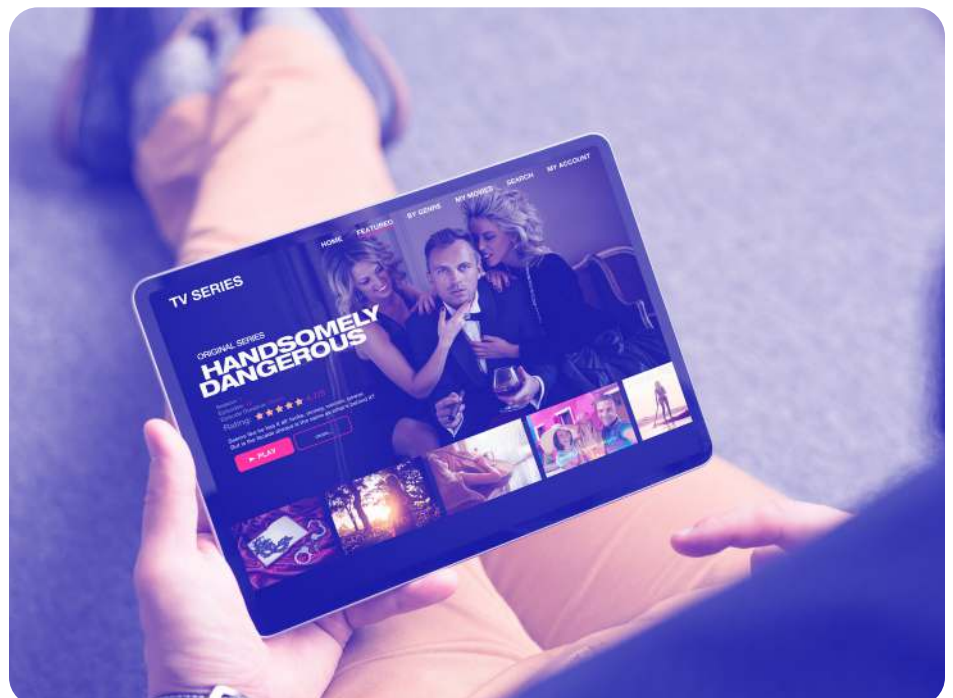
#### SECURE

- Ensures PCI compliance through highly secure gateway and payment processes
- Deploys world-class, real-time fraud management capabilities, preventing fraud while maintaining conversion rates

# Increase Recurring Payments Convenience with Subscription Payment Services

Subscription payment services, part of the ACI Speedpay® solution, provide a convenient “one-stop shop” for recurring billing capabilities with traditional commerce options. This integrated payments gateway and fraud management solution gives subscription billing platform providers and the merchants they serve:

- Access to an extensive global payments network for cross-border payment processing and local acquiring solutions
- Advanced business intelligence tools and sophisticated real-time fraud prevention capabilities
- Cloud-based, open payments flexibility through a single point of integration



## The Market Challenge

From streaming services to ready-to-cook meal providers, recurring payments offer the ultimate in convenience. But subscription billing management platforms, and the merchants they serve, must deploy solutions that can accommodate new payment types, easily integrate with global processors and acquirers, and deliver real-time fraud prevention.

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## Integrated Payments Gateway

ACI's subscription payment services connect to hundreds of local and cross-border card acquirers, enabling merchants to achieve rapid international expansion — in all major currencies. The omni-channel solution also incorporates today's most popular alternative payment methods, including real-time disbursements and mobile wallet billing with ACI® moBills™.

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## Real-Time Fraud Management

Gain peace of mind with advanced business intelligence tools and sophisticated real-time fraud prevention capabilities which supports the subscription payments platform. ACI's multi-layered fraud prevention solution features tailored strategies, adaptive machine learning models maintained by data experts, dedicated support and global fraud intelligence based on global consortium data.

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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](http://www.aciworldwide.com)

@ACI\_Worldwide

[contact@aciworldwide.com](mailto: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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## Additional Key Features

- Customer account, recurring payment management
- CLIENT/CSR access
- Card payment processing
- Payments frame/widget
- Mobile wallet notification (including invalid card notifications, dunning notices, etc.)

ACI Speedpay does more than power electronic payments — it empowers your business success.

To learn how ACI can support your subscription billing needs, contact [billpay@aciworldwide.com](mailto:billpay@aciworldwide.com)