

#### CONVENIENCE TODAY

- Point-of-sale payments processed as online payments, removing EMV liability
- Compatible with multiple point-of-sale card readers
- Offers a wide variety of payment options

#### SECURITY

- Powers secure payments acceptance with point-to-point encryption (P2PE)
- Maximizes payments acceptance while mitigating risk

# Secure Point-of-Sale Payment

Consumers expect easy and secure ways to pay in person. Point-of-sale (POS) payments, one of the many payment channels offered within the ACI Speedpay® solution, enables you to accept debit and credit card payments in person.

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## The Market Challenge

Consumer expectations are growing and diverging. Some want to pay by text message, while others prefer setting up recurring payments online — and the list goes on and on. Offering mobile, web, interactive voice response, call center, mail and POS payment options satisfies consumers but can create operational headaches if you select multiple vendors.



# The ACI Solution

## Multiple Device Support

- Ingenico IPP 320, ISC 250, Tetra Desk 3000, Tetra Move 5000, Tetra Desk 5000 devices
- Option for card readers that do not need to be plugged in
- Easy card reader installation and setup
- Card entry types include swipe, manual and EMV

## Multiple Merchant Acquirer Support

- Elavon, Vantiv, First Data, Moneris, PNC, Worldpay, Bank of America, Global Payments, Heartland, Wells Fargo, Chase, TSYS, Comdata, American Express, givex

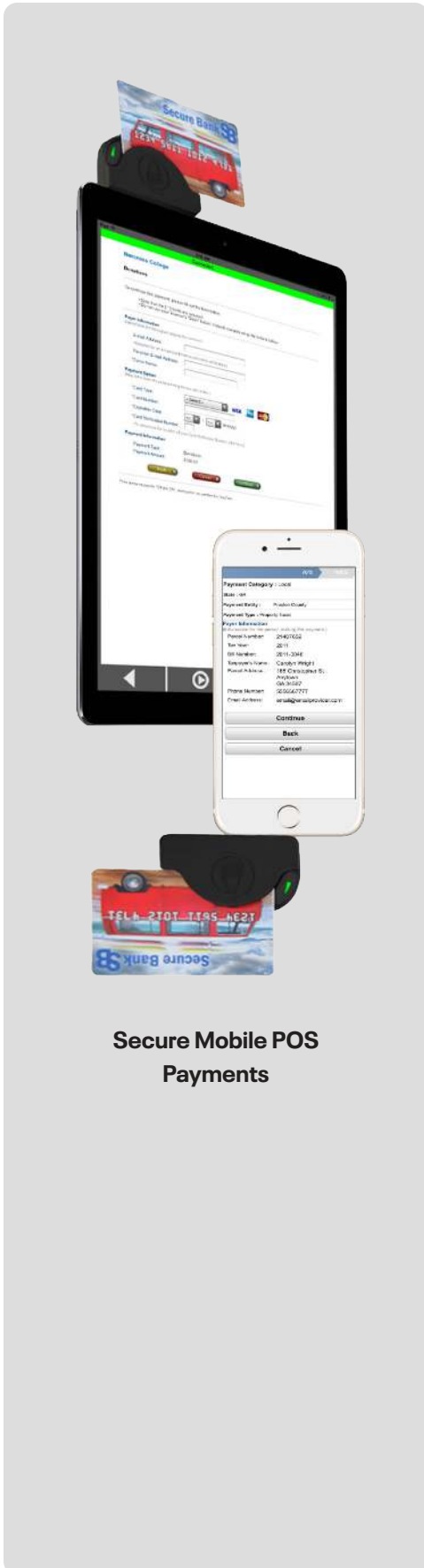
## Multiple Layers of Security at POS

- Fully Payment Card Industry (PCI) Data Security Standard (DSS)-compliant
- Reduce PCI-compliance exposure by not storing or transmitting card data in your network
- Data is 128-bit encrypted in transit, 256-bit encrypted at rest

## PCI-Validated P2PE

- **Process:** Secure processes are documented and both staff and customers are properly educated
- **Software applications:** Application prevents the storage of unencrypted card data within the customer environment
- **Payment devices:** Payment devices are ordered using a chain of custody process from an approved manufacturer
- **Logistics:** Payment devices are securely received by an approved facility, injected and deployed to the customer location
- **Physical security:** Secure management (chain of custody) of devices is maintained by the customer at all times

POS payments is one of many different channels offered by ACI Speedpay — a comprehensive platform proven to raise consumer satisfaction 25%<sup>1</sup>.



**Secure Mobile POS  
Payments**

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**

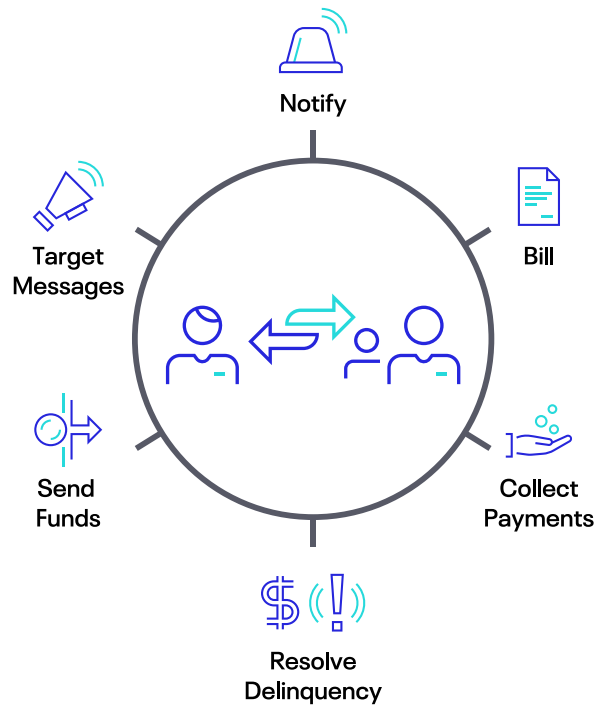
www.aciworldwide.com  
@ACI\_Worldwide  
contact@aciworldwide.com

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

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**The ACI Speedpay® Solution Transforms the Entire Payments Experience**



ACI does more than power electronic payments — we empower your business success.

See survey results of the new payment options other executives are planning to deploy to improve satisfaction — visit <https://www.aciworldwide.com/solutions/aci-speedpay>

<sup>1</sup> Third-party survey of ACI customers