

BENEFITS AT A GLANCE

- Provide a fast, convenient payments experience across channels
- Reach a global customer base via a globally trusted brand
- Support payments from stored customer cards without the need for enrollment
- Capture spontaneous purchases by enabling a familiar payments option
- Offer highly secure transactions with encryption, tokenization and biometric capabilities
- Quick, simple integration with your web and mobile checkout

SIZING UP THE OPPORTUNITY

- Google Chrome is the world's most popular internet browser, with more than 50% market share¹ and almost 2 billion users.²
- Google users have hundreds of millions of cards already saved on file which they can now use to pay via Google Pay.
- Android Pay had over 24 million registered users in 2017 who are now automatically enrolled in Google Pay.³

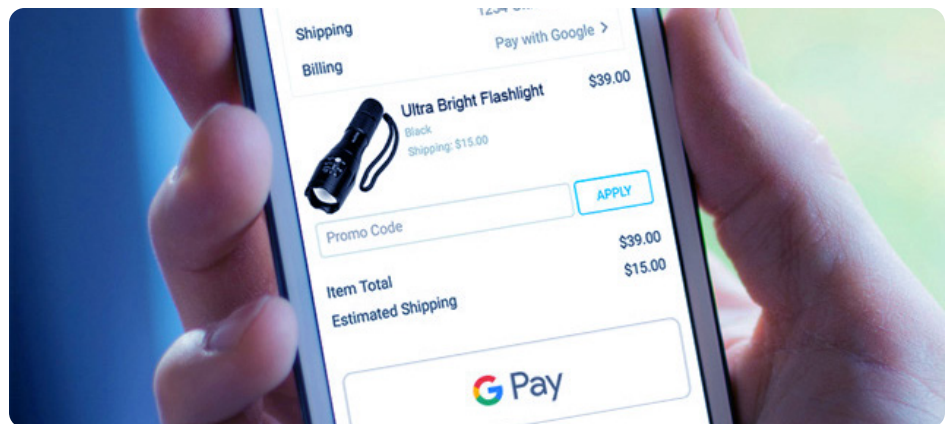
¹ <https://www.statista.com/statistics/268254/market-share-of-internet-browsers-worldwide-since-2009/>

² <https://www.statista.com/statistics/543218/worldwide-internet-users-by-browser/>

³ <https://www.statista.com/statistics/722213/user-base-of-leading-digital-wallets-nfc/>

Open Up Your Business to Hundreds of Millions of Customers with ACI and Google Pay

Power Fast, Convenient, Cross-channel Payments Backed by a Globally Trusted Brand



A Major Global Market

The explosion in eCommerce, the global proliferation of smartphones, the increasing uptake of eWallets and the growing popularity of mobile payments are all driving a huge shift in the payments landscape and shaping the direction of commerce.

In this fast-moving, digitally connected world, consumers expect their shopping experiences to be simple, convenient and secure — particularly when it comes to the checkout.

With billions of users of Google services like Chrome, YouTube, Gmail, the Play Store and Android Pay, Google arguably has the world's largest online customer base and enjoys strong global brand recognition. Building on this status and the

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.

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www.aciworldwide.com

[@ACI_Worldwide](https://twitter.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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digital payments opportunity, Google has brought together their customers with stored card details, along with users of Android Pay and Google Wallet, under a single combined payments API — Google Pay.

This consolidated digital payments wallet means that shoppers who have previously paid with Android Pay, used Chrome to automatically fill in payments information or purchased an app on Google Play, are now automatically enrolled for Google Pay. These customers will be able to checkout seamlessly using their preferred payments method. What makes this compelling is that Google has hundreds of millions of cards on file, tokenized and securely stored every time a card is used to pay under a Google account.

Google Pay offers a fast, familiar and trusted payments option for consumers around the world — and merchants who add Google Pay to their payments mix will be opening their doors to this valuable customer segment by offering a robust, convenient checkout experience.

Accessing the Opportunity

ACI can provide easy connection to Google Pay for all sales channels, including online, in-app, mPOS and in-store, offering a simple way for merchants to support billions of Google account holders.

Google Pay is supported through the ACI® Omni-Commerce™ solution, a comprehensive platform which empowers payment providers and merchants with international market access and omni-channel capabilities.

ACI's cloud-based solution provides access to hundreds of alternative payment methods and acquirers globally. It is augmented by global data and extensive country-specific payments and fraud expertise to support merchant success and growth anywhere in the world.

ACI enables the use of Google Pay for all Android-based mobile apps via our Mobile Commerce SDK, one of the cornerstones of ACI's API toolkit. The ACI mSDK provides the ability to offer transactions in the user's native language and currency. Implementation is quick and easy — merchants can either take advantage of our ready-to-use, customizable interface or use their own payment forms and checkout process with our transaction processing framework. Both routes allow merchants to get started in a few simple steps.

Integration to Google Pay is an easy process — connection is via a single RESTful API — speeding up time to market and minimizing the resources needed to extend out to this important and valuable new customer opportunity.

Connecting to Google Pay via ACI couldn't be easier. To open your doors to Google customers around the world, email contact@aciworldwide.com or speak to your ACI customer success manager.