

#### WHITE-LABEL SOLUTION

- Single Software-as-a-Service gateway and fraud solution
- Fully PCI Level 1 certified

#### INCREASE REVENUES

- By maximizing merchant retention and winning new business

#### PREVENT FRAUD

- With ACI's best-in-class, real-time, eCommerce fraud management tool
- Payment processing with real-time fraud prevention bolstered by payment optimization specialists

#### SPEED TIME TO MARKET

- With rapid integration to open payments architecture and flexible, modular solutions via a unified RESTful Open API

#### SAVE COSTS

- By outsourcing to a technologically superior payments gateway

#### EXTEND GLOBAL MARKET REACH

- With cross-border processing and access to hundreds of alternative payment methods and connections globally

#### SIMPLIFY

- Flexible with a single integration for seamless payments across all channels

# ACI® Secure eCommerce™ Solution for Payment Intermediaries



**ACI BUILDS INNOVATIVE PAYMENT  
AND FRAUD TECHNOLOGIES**

## Keep Up With the Rising Demands of Your Merchants

Providing and protecting the global payment methods demanded by merchants around the world can be a complex and technically arduous task. Hundreds of alternative payment methods, multiple languages and currencies need to be integrated, supported and secured. Additionally, increasing competition from other payment intermediaries, such as payment service providers, payment gateways and merchant acquirers requires you to offer more value-added services.

The ACI® Secure eCommerce™ solution delivers a feature-rich, modular, white-label payments gateway and multi-layered, real-time fraud management solution through one single integration. This enables payment intermediaries to keep up with merchant demands and reduces attrition.



## 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.



# Enable Seamless Payments Processing With ACI's Payments Gateway

ACI's feature-rich platform is available as a white-label, multi-tenant solution that enables payment intermediaries to differentiate their business and support their merchants. A single integration point via a RESTful Open API provides instant access to hundreds of local and cross-border acquirers, alternative payment methods and digital wallets. Most importantly, this gives you the power to boost your merchants' conversion rates by supporting their customers' preferred way to pay.

ACI's developer portal also offers an API for merchant onboarding, as well as access to tools that enable rapid and easy configuration and deployment.

- COPYandPAY, server-to-server, mobile SDK
- Code samples provided in multiple languages
- Easily test and preview payment checkout page changes

On the reporting side, payment intermediaries can also fully white-label the business intelligence portal (BIP). The BIP enables you to manage all aspects of your gateway configuration.

- Dynamic routing configuration
- Real-time connector monitoring via the dashboard
- User administration

After your merchants are onboarded, you can decide whether to give them access to review transaction reporting and analytics.

ACI's white-label payments gateway is also fully PCI-Level 1 certified. This offers peace of mind while the burden of compliance, future standards and industry mandates are eliminated for you and your merchants.



## Protect Hard-Earned Revenue With Real-Time Fraud Management

Fraud is a constant threat and merchants demand ever-faster order fulfillment within and across borders. As a result, fraud prevention is more complex and fraught. To protect and grow your online business, you need to offer a fraud prevention solution that is tailored to individual merchant needs and capable of adapting rapidly.

ACI's fraud management capabilities deliver best-in-class KPI performance, protecting your company and merchants while maximizing conversions of genuine business. With card not present as our focus, our multi-layered fraud management combines:

- Innovative machine learning models
- Predictive and behavioral analytics
- Customer profiling techniques
- Unlimited rules
- Largest global consortium database, including more than 100 million cards and 250 million transactions

Fraud and performance optimization specialists, located around the world, are also available to provide their knowledge of emerging fraud patterns and trends, as well as global fraud intelligence that benefits all customers. Our real-time reporting provides instant decisions for accept, challenge and deny to reduce chargebacks and leave good sales on the table.

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## ACI Is Your eCommerce Technology Partner

Whether you are looking for a full white-label payments gateway, or simply to expand your global footprint or protect your online business, ACI is the partner for you. We're here to help you optimize or expand by selecting the right features to meet your current business requirements and easily upgrade in the future.

You benefit with faster time to market for domestic and international expansion, reduced merchant attrition and increased revenue from existing customers, while attracting new ones. Innovation is the core of the ACI Secure eCommerce solution. Developing technology that drives success is our focus. Are you looking to expand your business with a simple "one-stop" global payments solution and reduce setup costs? Then ACI is the payments partner for you.

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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