

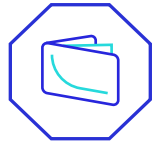
The Conversion Superhighway

Removing Roadblocks to Fast Conversion

Common Conversion Roadblocks



Lengthy checkout process



Customer's preferred payment method unavailable



Latency in payment processing; internet lags



Inconsistent omni-channel experience



Delays or rejected order due to fraud checks

Overcoming Roadblocks with ACI



One-click checkout



Regional preferred payment methods



Real-time processing and smart transaction routing



A single omni-channel platform



Positive customer profiling and risk-based screening

ACI Conversion Accelerators



ACI® Commerce Gateway™ solution

Simple, secure, user-friendly checkout, one-click payments and a sophisticated developer portal with access to hundreds of alternative payment methods, digital wallets and acquirers.



ACI Fraud Management™ solution

Adaptive multilayered solution combining incremental machine learning, advanced customer profiling and third-party services to drive up acceptance and reduce chargebacks. Service supported by payment optimization specialists with sector-specific expertise and certification in fraud.



ACI's Smart Transaction Routing

Intelligent, flexible transaction routing for enhanced payments performance.

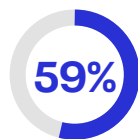


ACI Omni-Commerce™ solution

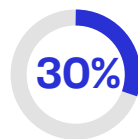
Seamless experiences across geographies, payment types, digital channels and in store points of purchase via a single platform.



of shoppers abandon their purchase if the checkout process is too lengthy and confusing.¹

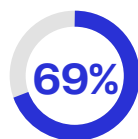
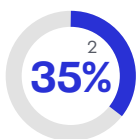


of shoppers will abandon a transaction if their preferred payment method is not available.²



increase in conversion rates by offering three payment methods.²

Improvements in checkout design can boost the conversion rate by



of Millennials are more likely to purchase items if a BNPL service is offered.³



of the world's population will use eWallets by 2024.⁴

Contact us at merchantpayments@aciworldwide.com to discuss your conversion challenges and find out more.

www.aciworldwide.com

¹ <https://www.barilliance.com/10-reasons-shopping-cart-abandonment/>

² <https://www.aciworldwide.com/blog/learn-how-the-payments-gateway-drives-e-commerce-and-mobile-commerce>

³ <https://www.forbes.com/sites/andriacheng/2020/12/16/why-retailers-are-embracing-buy-now-pay-later-service-this-holiday-season/?sh=2e1c3ca39c82>

⁴ <https://www.juniperresearch.com/press/half-worlds-population-to-use-digital-wallets-2024>