

The Smart Route to Cross-Border Success:

How Alto Global Delivers for Its Merchants

Alto Global Processing, a leading payments processor headquartered in Miami, Florida, needed a solution that would enable its U.S.-based merchant customers to seamlessly expand into the European market. As former merchants, Alto's team knew it needed scalability, connectivity and the ability to work with multiple acquirers to help its merchants meet their cross-border growth and conversion goals. The processor partnered with ACI Worldwide to enable a fully white-label, multi-acquiring strategy, highlighted by new revenue-driving capabilities.

Overcoming the Challenges of International Expansion

While a U.S.-based company, roughly 70 percent of Alto's portfolio consists of EU-based merchants targeting EU customers. Over the years, this has meant relying on a handful of acquirers to service these merchants — something Alto knew it needed to expand upon to meet its merchants' growth and conversion goals.

THE CHALLENGE

- Alto needed to support its U.S.-based merchants' plans to expand into Europe
- This cross-border expansion included the need to enable the right local payment methods, currencies and acquirers in different geographies — plus support the latest global mandates
- Ultimately, Alto wanted a white-label solution that was acquirer agnostic and optimized for cross-border and reoccurring payments

THE SOLUTION

- Alto elected to deploy a multiacquirer strategy driven by the ACI® Payments Orchestration Platform™ solution
- ACI Payments Orchestration Platform offered new routing capabilities — including smart dynamic routing, smart retry and optimized routing — to increase conversion globally
- Additionally, the single platform-as-a-service enables Alto to provide a unified experience to its merchants across all markets and channels they support via a single API

THE RESULTS

- Alto was able to successfully meet the expansion goals of its merchants through its partnership with ACI
- The ACI Payments Orchestration Platform solution helped Alto's merchant customers increase their conversion rate by 12 percent
- Alto is now able to accept additional business since expanding their acquirer network



These expansion goals included several of Alto's larger U.S. merchants who were expanding into Europe and using their U.S. merchant accounts to do so. Unfortunately, this led to high decline rates, and in some cases, accounts were being closed as U.S. acquirers were uncomfortable or unable to meet compliance mandates with handling these overseas transactions.

To help ensure its merchants were meeting their business objectives, Alto had to rethink its acquiring strategy and enable a multi-acquiring approach. As a result, merchants gain greater flexibility in routing transactions intelligently, along with enjoying a host of benefits, including higher conversion rates, reduced transaction fees, lower risk and greater availability and uptime.

A key component of this multi-acquiring strategy encompasses the following intelligent routing practices:

- **Smart dynamic routing** features transaction dispatching by sending transactions to different acquirers based on a variety of attributes such as BIN, card brand, IP address and risk profile.
- **Smart retry** enables merchants to resubmit failed transactions through a different acquirer.
- **Optimized routing** reduces latency for cross-border card and alternative payment methods.

A Payments Gateway to Europe

Alto ultimately selected the ACI Payments Orchestration Platform solution to not only enable this multi-acquiring strategy, but also to achieve the scalability and connectivity demanded in this cross-border payments ecosystem.

Merchants need the peace of mind to know that when they expand into new markets, their payments gateway can handle new and unexpected volumes. The customer experience depends on this, and it is essential for merchants looking to create loyalty to provide a great experience from day one. The proven scalability of ACI's solution not only helps merchants today but will enable growth into the future.

"There aren't very many partners or gateway providers who you can rely on that can handle the volume surges we see from one day to the next," says Luca Bizzotto, Alto Global Processing. "With other providers, you may be able to cut corners and save a few cents, but knowing you are with a partner that has the technical integration and uptime performance to support anyone you bring on is huge for us."

Connectivity is another absolute when deploying a multi-acquirer strategy. Alto's ability to seamlessly connect with a host of acquirers throughout Europe and beyond allows it to deliver a superior, fast and flexible experience to its merchants. This connectivity also ensures uptime and high availability for merchants.

In addition, as a forward-thinking global player, Alto understood the need for a solution that could support global mandates and remove the burden of compliance for its merchants. From PCI to 3-D Secure V2 currently in Europe, Alto is ahead of the curve and can enable their merchants to confidently provide a secure and seamless payments experience for its customers.

Lastly, ACI Payments Orchestration Platform allows Alto to provide its merchants with the same experience — across all channels and all geographies, while being flexible enough to address individual merchant needs — via a single API. This powerful capability gives each merchant a unified business process, helping teams optimize their efficiencies and decision-making.

“

We wanted a solution that solved for today but that could scale with us and our merchants — a single integration that would serve our current and future payments connectivity requirements. The ACI Payments Orchestration Platform solution meets those needs.”

Luca Bizzotto
Alto Global Processing



Expansion Success

The partnership of Alto and ACI has been very beneficial for Alto's merchant customers. Alto's work to enable seamless cross-border expansion has allowed its merchant customers to enter new markets and accept more business now than ever before. Its merchants typically see a 12 percent increase in approved sales at the checkout.

Alto has not only reaped the benefits of this additional business, it has also been able to easily enter new industries and expand its portfolio of business.

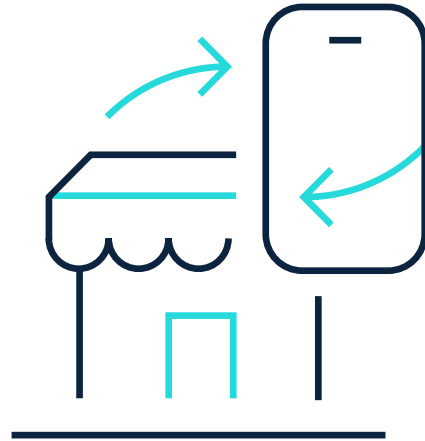
Looking ahead, Alto is seeking to leverage the ACI Payments Orchestration Platform solution to move into new industries and help its larger merchants expand their acquiring options. The processor is also seeking to increase its fraud management capabilities through ACI, with a focus on helping merchants to optimize chargebacks and fraud ratios.

"It's important to us that we monitor our merchants' behavior too as we take the liability for our merchants. Helping them keep their fraud rates low is important to us on several levels," says Bizzotto, Alto Global Processing. By improving these KPIs, Alto can further improve performance and become the go-to processor for both U.S.- and EU-based merchants.

For more information, visit aciworldwide.com/solutions/aci-secure-ecommerce.

About Alto

Global Processing is a worldwide payments solution provider specializing in global card acquiring for online businesses. For more than a decade, Alto Global has provided internet businesses the ability to transact in nearly every country of the world, in local currencies, and connect with every major card brand globally. Headquartered in Miami, Florida, with offices in Amsterdam, the company's drive is in simplifying global e-commerce by removing payment barriers with a dedication to client service and payment optimization. For more information, visit altoglobalprocessing.com



ACI Worldwide is a global leader in mission-critical, real-time payments software. Our proven, secure and scalable software solutions enable leading corporations, fintechs and financial disruptors to process and manage digital payments, power omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with a local presence to drive the real-time digital transformation of payments and commerce.

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