

**FAST AND ACCURATE**

- Streamline settlements across digital sales channels, acquirers and payment methods
- Ensure accuracy by removing potential for manual error
- Increase availability of reconciliation data

*"This capability reduces operational and development costs by effectively decreasing time spent on reconciliation of data and files."*

# Save Time, Money and Reduce Complexity With a Unified Settlement Report

For most merchants, working with numerous acquiring banks and payment methods can offer a range of settlement challenges. Merchants must manage large amounts of data and files in many different formats, while also working with various providers who each have their own system and portal to access their data.

What's more, acquirers and payment methods each have a unique reconciliation reference code. To prepare reconciliation files, acquirers must send the data in their own proprietary format, resulting in data silos. Working in these data silos can add considerable effort and additional costs for merchants, especially since the data may only be available for a week or even just a day.



# Streamlining the Settlement Process

ACI Worldwide offers a unified settlement report, allowing merchants to quickly overcome the challenges of multiple settlement or chargeback reports in various formats from multiple acquirers or alternative payment methods (APMs). This capability reduces operational and development costs by effectively decreasing time spent on reconciliation of data and files.

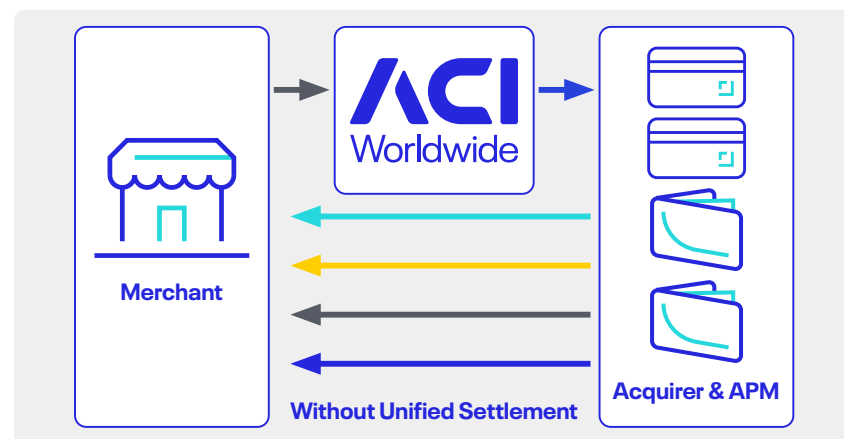
In addition, merchants receive all reports with a single click, either directly in ACI's portal, an API or SFTP connection, or via webhooks.

## How It Works

ACI generates a unified settlement report for merchants by importing multiple acquirer or APM settlement and chargeback reports, which are then converted into a single format. Report fields and overall format are the same no matter which partner or acquirer, including PayPal, credit cards and more. Unified settlement reports are available via API, BIP and SFTP, while the merchant is notified of newly available reports via webhooks. Settled or chargeback transactions in reports are matched with authorized transactions that were sent through ACI's payments gateway. With matched information, the merchant receives end-to-end details about each transaction.

ACI's unified settlement reporting works with a number of partners, including First Data, Worldpay, PayPal and more.

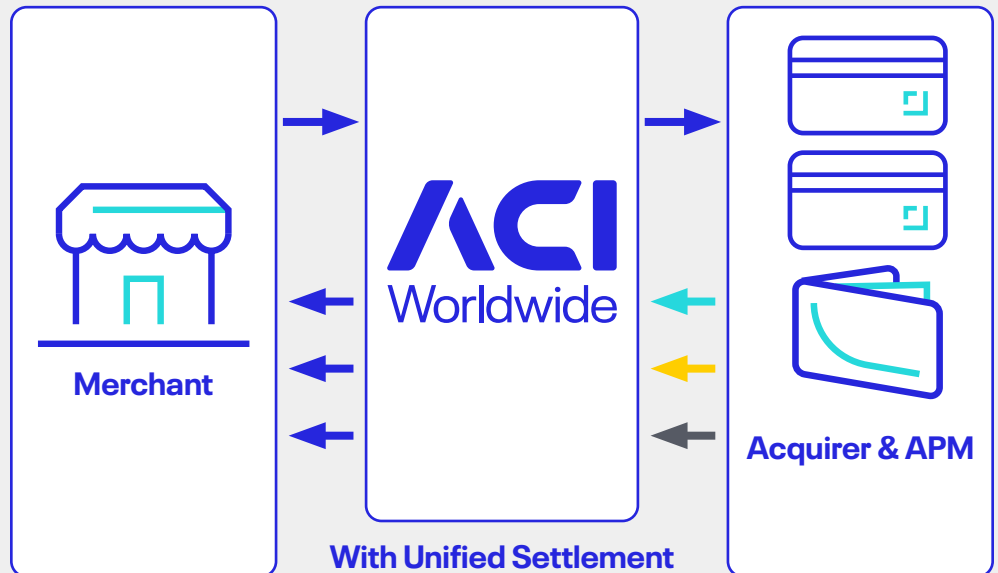
1. Merchant receives settlement information from just one system
2. Settlement information is presented in a single, unified format
3. Settlement data is available for years
4. A simplified reconciliation process takes place due to the addition to the report of information from earlier in the payments flow, including cardholder data, basket size, etc.
5. Chargeback reporting is also included in the reconciliation report (subject to acquirer allowance)





## Challenges

1. Access different systems to get the settlement files
2. Each acquirer and APM has its own format of the file and data
3. Settlement data is available for a limited period
4. Reconciliation reference is different per acquirer and APM



## Benefits

1. Merchant gets all settlement information from one system
2. Settlement information is in a unified format
3. Settlement data is available for years

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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## Unified Settlement Data Elements\*

### Clearing Institute Name

Account Holder      Transaction Request Time  
Card Brand  
PSP ID      **Settlement**  
Amount      **ID**      Unique ID  
Bank Code      Settlement Fee  
Merchant ID      Clearing Institute  
Transaction Currency  
Reason Code      Settlement Transaction ID  
Settlement Status      Descriptor      Invoice ID  
AccountNumberLast4      Settlement FX Rate  
Merchant Account Name

\*Data in elements may vary depending on payment methods; new fields may be added if needed.

For more information on ACI's unified settlement capabilities, visit  
<https://www.aciworldwide.com/about-aci/contact-sales>