

ACI® Acquiring™, powered by RS2

A unified acquiring platform to run and grow your business across all channels.

- Consolidate merchant lifecycle management, transaction processing, clearing, settlement, risk, and billing
- Improve profitability, and support expansion into new products, channels, and markets
- Deliver the resilience, compliance, and operational controls required by financial institutions and payment providers



Built for growth

Accelerate merchant onboarding and growth, and enter new markets faster. Launch products, pricing models, and offerings to optimize margin through configuration, not heavy development.



Built for control and autonomy

Take control of your acquiring ecosystem with a unified, enterprise-grade platform that reduces reliance on third parties. Lower operational costs.



Built for resilience and scalability

Scale with confidence on a multi-tenant, SaaS-managed service on AWS, designed for peak volumes without performance loss. Reduce the burden of infrastructure maintenance.



Built for security and compliance

Operate within a secure, certified, market-ready environment aligned with card scheme mandates and PCI DSS. Reduce compliance overhead and simplify audits.

Capabilities at a glance



Merchant management

Flexible onboarding via APIs, UI, or batch, combined with centralized control of merchant lifecycle, pricing, contracts, and billing for processing and value-added services.



Routing, clearing, and settlement

Transaction processing, clearing, settlement, and reconciliation across channels and domestic and international schemes with unified reporting and dispute management.



Merchant economics

Flexible pricing options (IC+, IC++, Tiered) for transaction processing, consumption-based service pricing. Interchange fee qualification can be configured for different merchant segments for easier management.



Omnichannel acceptance

In-store, eCommerce, and partner-integrated acceptance supported by consistent data and unified processes across channels.



Multi-market merchant support

Enable merchants operating across multiple currencies, languages, and institutions with configurable merchant structures and settlement models.



Security and compliance

Modern, open, and secure platform foundation. API-driven architecture, flexible deployment, and enterprise-grade security and compliance.

One platform. More control.
Faster growth.

Modernize your acquiring stack with a globally trusted platform designed for scale, flexibility, and security.

Contact your ACI representative or visit [ACI Issuing & ACI Acquiring—Powered by RS2](#).

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