

ACI[®] Issuing[™] and ACI Acquiring[™], powered by RS2

Unify card issuing and merchant acquiring on a consolidated platform to unlock new revenue models and efficiencies of scale.

- Reduce total cost of ownership by using one vendor and one data schema
- Launch and expand faster with cloud-enabled technology, out-of-the-box market certification, and robust APIs
- Unified data and operations for streamlined reconciliation, reporting, fund management, and fraud prevention



Built for growth

Scale issuing and acquiring together to support new markets and models. Launch products through configuration, not heavy custom development.



Built for resilience and scalability

Get proven high-volume performance across pay-in and pay-out flows, with deployment flexibility for data residency.



Built for security and compliance

Reduce operational, compliance, and audit burden. Simplify scheme certification and PCI DSS scope.



Built for control and autonomy

Leverage strong APIs and streamlined integration with existing payment ecosystems. Minimize operational costs, support efforts, and dependency on external processors.

Capabilities at a glance



Unified payments enablement

One platform for all card types and schemes covering the full issuing lifecycle. Omnichannel merchant acceptance, enabling consistent experiences across channels.



Real-time processing, routing, and decisioning

High-performance payment processing engine with built in smart routing and configurable decisioning. Consolidated platform intelligence. End-to-end fraud monitoring and risk management.



Customer experience

White-label, self-service tools for issuing and acquiring, including cardholder apps and merchant/PSP portals for onboarding, servicing, and operational management.



API-first integration, cloud-enabled

Seamless connectivity across processors, channels, and partners, enabling configuration and streamlined workflows. Deployment flexibility.



Clearing, settlement, and reporting

Centralized clearing, settlement, reconciliation, and reporting with transparent, unified data.



Controls and compliance

Role-based access, audit-friendly processes, and consistent controls across issuing and acquiring. Out-of-the-box certification readiness.

One platform. More control.
Faster growth.

Modernize your issuing and acquiring stack with a globally trusted platform designed for scale, flexibility, and security. The solutions can be taken individually or together.

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

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