PARTNER PAYMENTS SUMMIT

ANY PAYMENT, EVERY POSSIBILITY

28th June 2018, Munich

THANK YOU FOR JOINING US!

Please Complete Partner Day *Feedback Form*

Opt- in to receive ACI communications

Agenda – Morning Session

Welcome
Andrew Quartermaine – Vice President of Customer Management

Avoid Red Cards – Understanding The Payments Conundrum
Quintin Stephen – Director, Product Management

Live Demos: Enabling Innovation & New Customer Journeys
John Gessau – Director, Product Management

ACI Strategic Roadmap for Partners
Peter *Mödlhammer - Director, Product Management*

Defend Your Teams' Reputation With Effective Fraud Management
Jackie Barwell – Director, Product Management

Click hyperlinks- jump to the slides you are looking for

ACI UNIVERSAL PAYMENTS

Agenda – Afternoon Session

Tackle Global Expansion
Daniela Reyes – Senior Product Manager

Panel: Alternative Payments
Mastercard | Yandex | PagBrasil | Google Pay

Allianz Arena Stadium Tour

Software Delivery Strategic Update
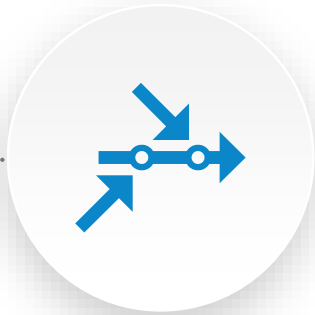*Nigel Trueman – Senior Vice President, Product*

Close
Andrew Quartermaine – Vice President of Customer Management

ACI UNIVERSAL PAYMENTS

Objectives For Today
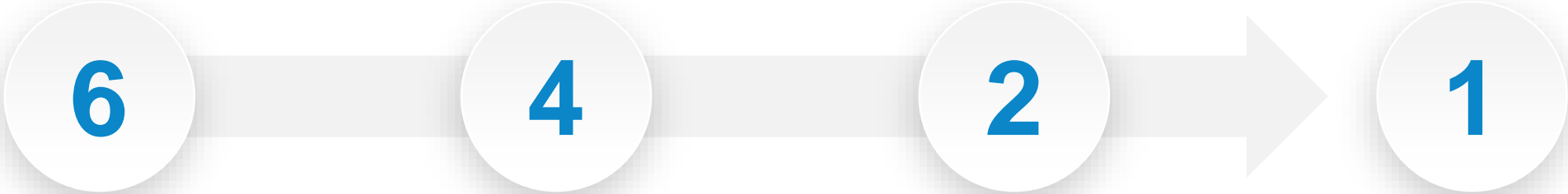
ACI's Channel & Solution Strategy

Strategic Roadmap Insights

Networking

Our Strategy

ANY PAYMENT,
EVERY POSSIBILITY.

6
SOLUTION AREAS

- Retail payments
- Real-time payments
- Merchant payments
- Bill payments
- Payments intelligence
- Digital channels

4
CUSTOMER SEGMENTS

- Banks
- Intermediaries/PSPs
- Corporates
- Merchants

2
DEPLOYMENT MODELS

- Cloud and On Premise, around which we have aligned our two P&L financial model

1
1ACI

- Our single intellectual property base, our united employee base, and a focused and singular commitment to our customers

We Are Serious About Strategic Partners

Currently, **MORE THAN 200 PSPs**, serving more than **60,000 merchants**, are processing more than **1,000,000,000 transactions** per year via ACIs eCommerce platforms.

Customer Focus – Across All Areas

Infrastructure & Products

Feedback & Improvement

Operations

Communications

Support

Your Starting Line Up

Sabrina

Tobias

BK

Amapola

Kenneth

Anca

Carl

Avoid Red Cards - Understanding The Payments Conundrum

Quintin Stephen- Director, Product Management

The Payments Paradigm
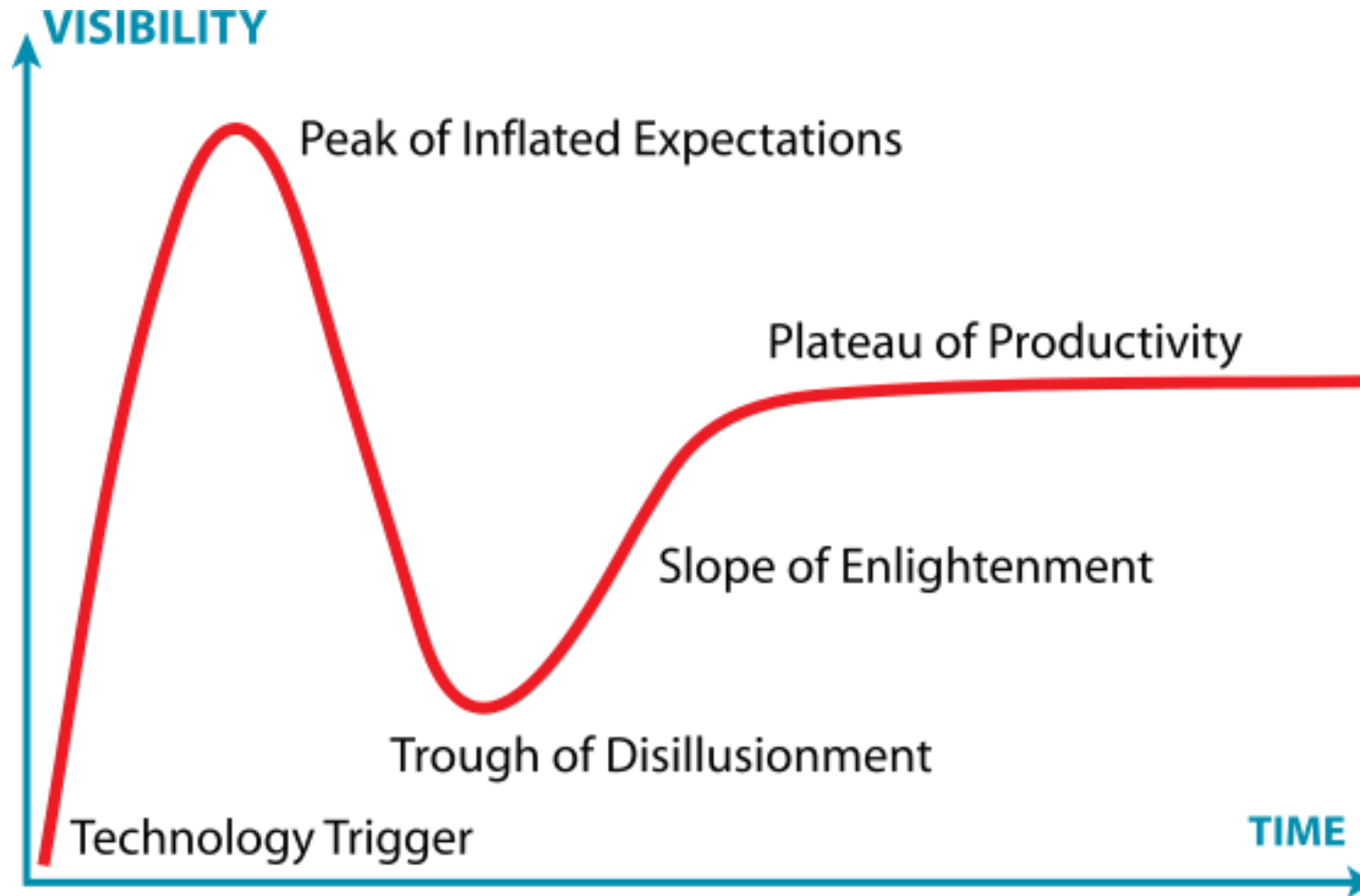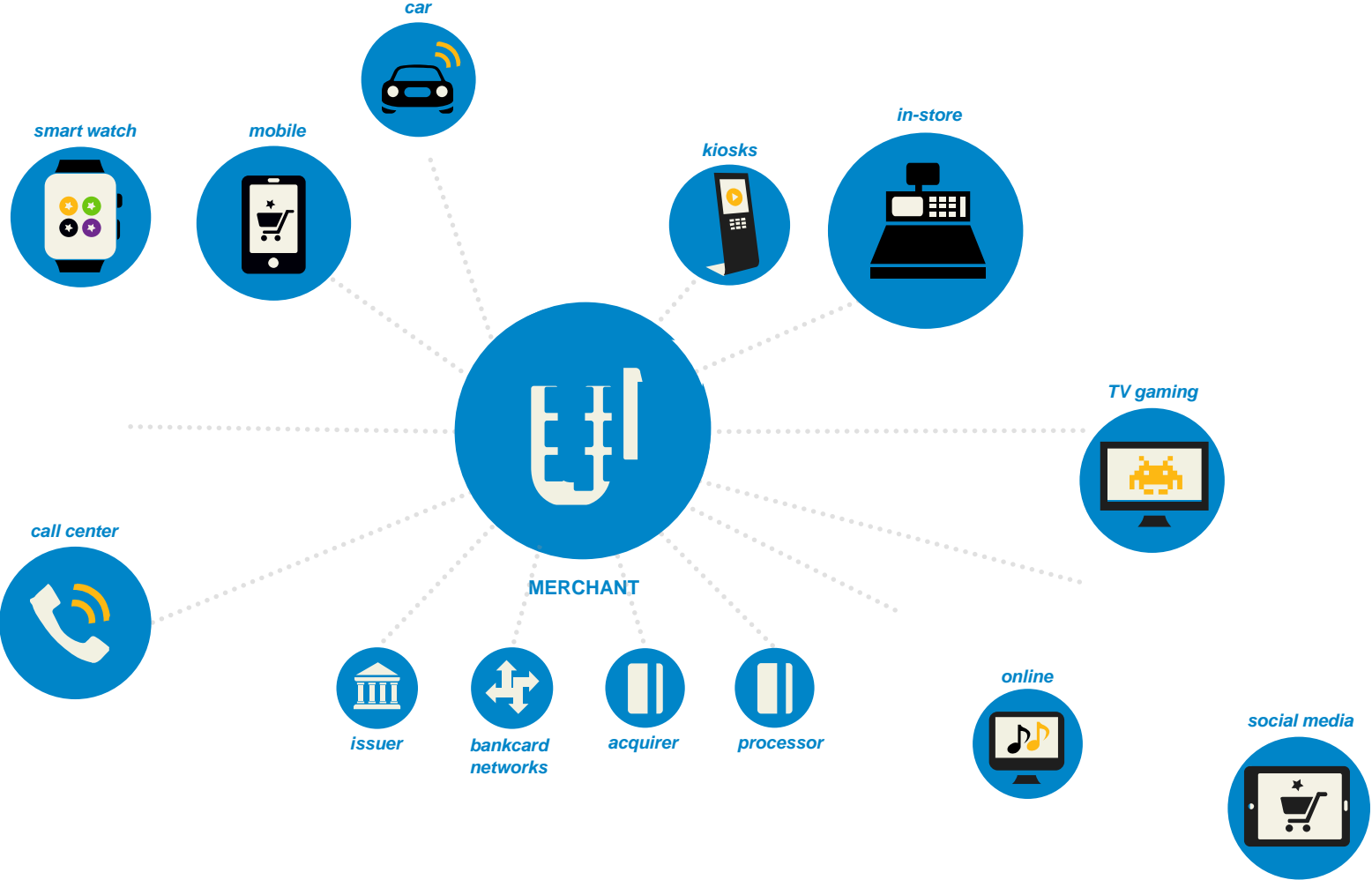
Lets look at the forces at play…

What's Driving Convenience?

Customer Experience | Retention | Revenue Growth

The Hype Cycle

Customer Experience: IS Driven Through An Omni-channel Platform

car

smart watch mobile

kiosks in-store

TV gaming

MERCHANT

call center

issuer bankcard networks acquirer processor

online

social media

Impact Of Omni-channel Payments On Consumers

Omni-channel shoppers are more valuable – they spend an average **4%** in-Store And **10%** Online

Business Insider, January 2017

79% Of Merchants see Seamless cross-channel interaction as key for great customer experience

Edgar, Dunn & Company 2017

69% of Merchants say data integration is a key challenge for omni-channel strategy implementations *Edgar, Dunn & Company 2017*

ACI UNIVERSAL PAYMENTS.

What are Consumers Saying?

59% will abandon a transaction if their preferred payment method is not in place.

40% of customers expect to be able to pay via contactless in-store and want the option to complete their purchase anywhere on the shop floor.

First Look to Last Mile…And Back Again Report, KPS

30% of online shoppers have greater confidence in an online shop that has more than one payment method.

Offering the top three payment methods in a market, rather than the top one, can improve the conversion rate by **32%**

A Trailblazer

Amazon's first checkout-free grocery store opens on Monday

Using 'just walk out' technology to end queues, Amazon Go fires a warning to the high street

▲ The Amazon Go store in Seattle. Photograph: Elaine Thompson/AP

A Trailblazer

Convenience

Payment

Compliance

Risk

Amazon's first checkout-free grocery store opens on Monday

Using 'just walk out' technology to end queues, Amazon Go fires a warning to the high street

▲ The Amazon Go store in Seattle. Photograph: Elaine Thompson/AP

Balancing Convenience with Compliance and Risk

Compliance

Both Mandated and Industry Norms

- PCI, Implementing Mandates, PSD2 means retailers want to remove the burden from them and looking for Cloud Based solutions.

- Innovate once and deploy everywhere.

- Rapidly respond to change / bring on new payment methods.

- Deliver consistent experience across all channels.

Risk

Security and fraud

- Deliver security, protecting brand reputation across all channels in a Omni-channel world.

- Risk Management that meet Compliance requirements around personal data GDPR.

- Identify and defeat fraudsters as they move across channels and payment types.

The ACI Response

ANY Payment … EVERY POSSIBILITY

Choice

Flexibility

Control

Convenience

Payment

Compliance

Risk
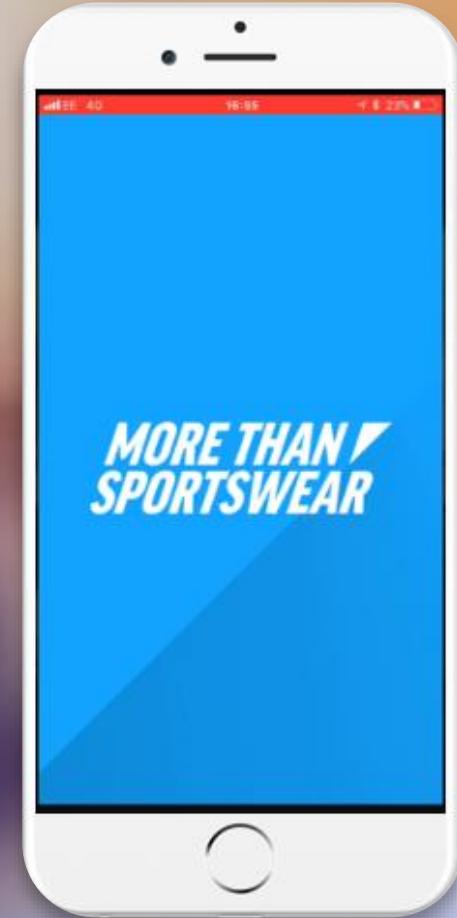
The Life Of A Connected Consumer

IoT – The World of Payment Possibilities Demo
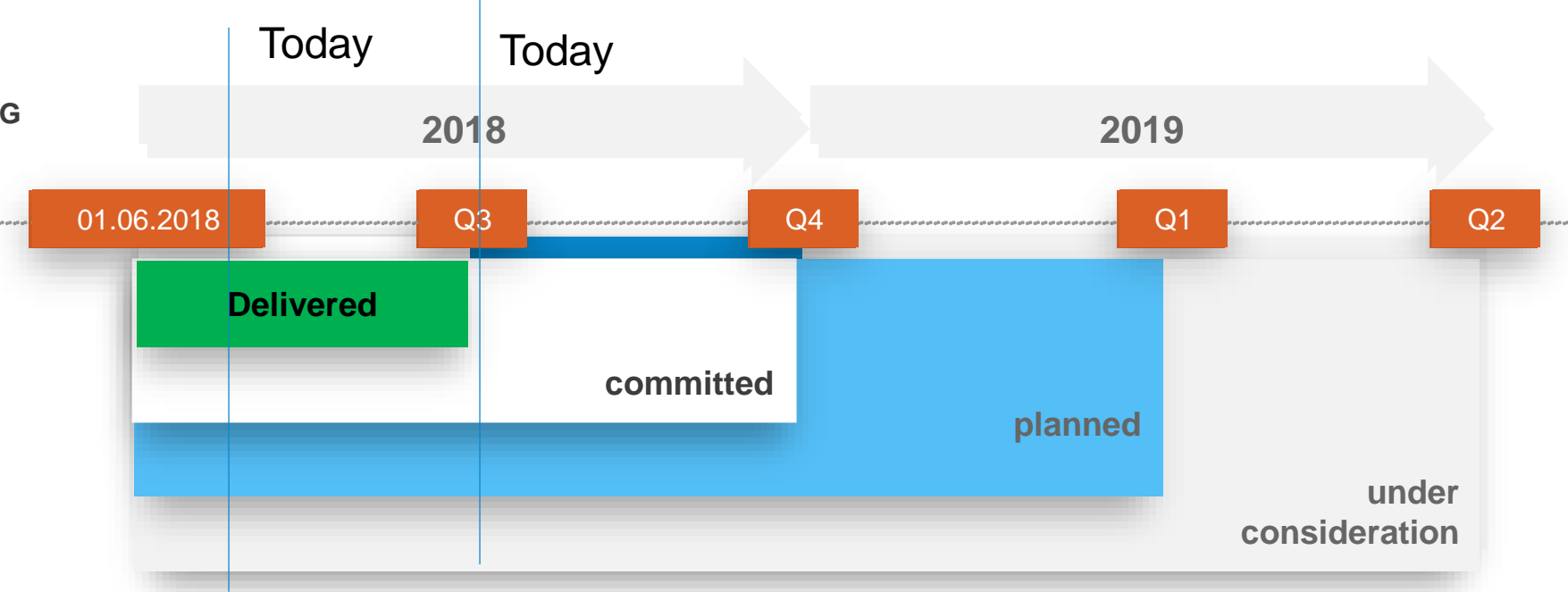
Integrating payments with smart devices
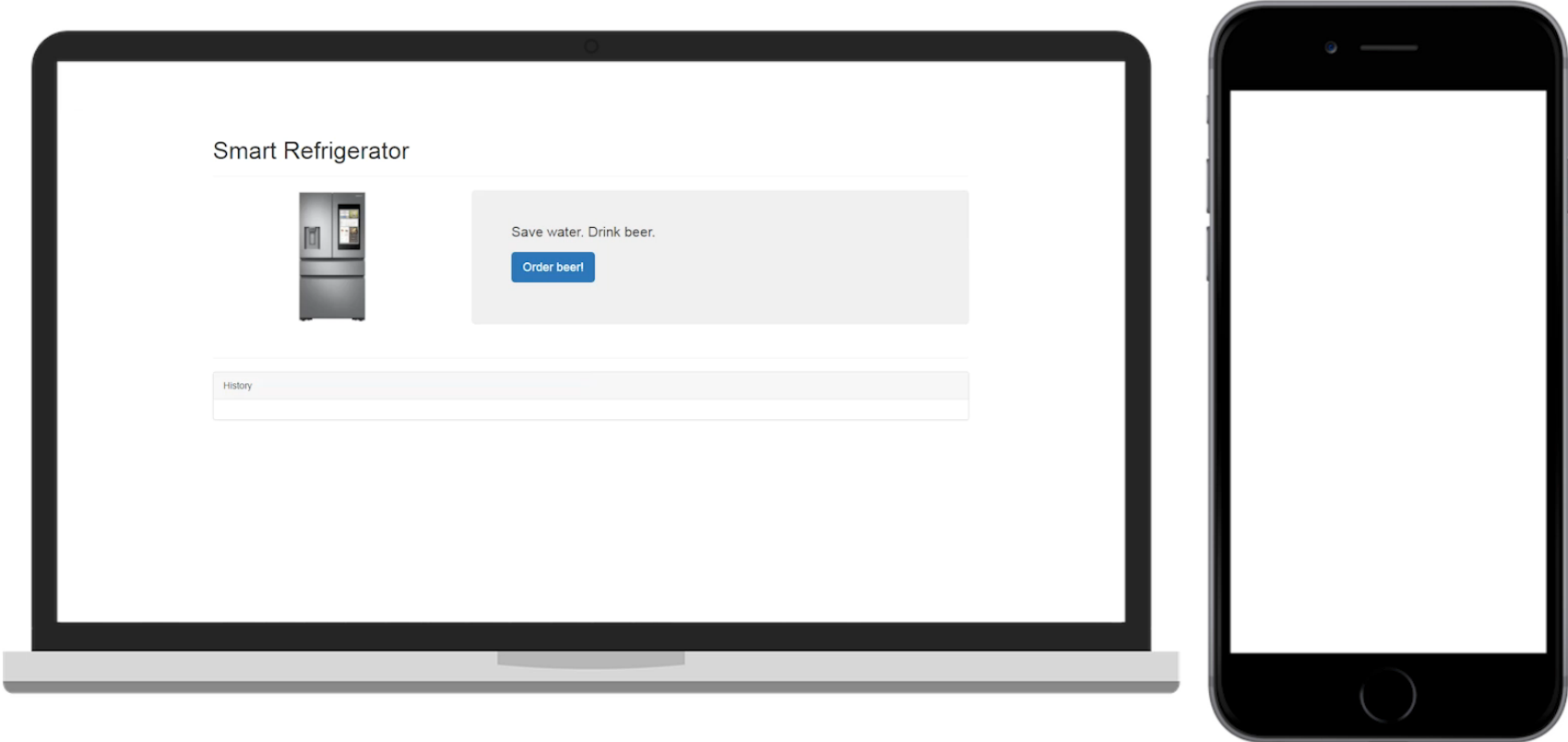
ACI STRATEGIC ROADMAP FOR PARTNERS

Peter Mödlhammer- Director, Product Management

Roadmap Planning Methodology

NEXT QUATER DETAILED PLANNING

The sample methodology follows a quarterly pattern and an agile approach .

Today

Today

2018

2019

01.06.2018

Q3

Q4

Q1

Q2

Delivered

committed

planned

under consideration

ACI UNIVERSAL PAYMENTS.

H1 UP eCommerce Solution Highlights (1/2)

7 new connectors built

FEATURE / PRODUCT	BENEFIT
2nd Acquirer retry	• Increase conversion rate
Apple Pay in Europe Web and App	• Additional payment methods added to mSDK and COPYandPAY
Google Pay Web and App	• Additional payment methods added to mSDK • Potentially connecting you to hundreds of millions of consumers

H1 UP eCommerce Solution Highlights (2/2)

7 new connectors built

FEATURE / PRODUCT	BENEFIT
GDPR and TLS 1.0, TLS 1.1	• GDPR enabled • TLS 1.0, TLS 1.1 deactivated
ReD Shield for APMs	• Access to fraud screen alternative payment methods via ACI ReD Shield • Benefit from the ACI ReD Shield consortium data
Unified Settlement Reporting Module	• Unified settlement reporting – one file from multiple acquirers and APMs
Pre-and-Post Authentication Risk Checks	• Advantage pre and post fraud checks: Combines both scenario and provides the best out of both areas (pre-and post)

H1 UP eCommerce Solution Highlights (2/2)

7 new connectors built

FEATURE / PRODUCT	BENEFIT
Connect*IN* (CC and APM)	• Payment providers reverse integration to ACI network – fast integration, at your pace
Dynamic 3DS	• Reduces risk while providing optimal conversion rate by prompting based on ReD Shield recommendation
NFR (response time, uptime)	• 50% reduction on response time & 99.97% uptime year to date
Update Recurring Payments (Scheduling, Connect*IN*)	• Recurring and subscription payments fully enabled on the platform. Also applies to connectors delivered via Connect*In*.

Roadmap Key Initiatives

2018 - 2019

CORE PLATFORM

- Continuous investment in platform scalability, performance and resilience
  - 50% Tx/TPS buffer above peak, 99,99% availability
  - Mandates: PCI, Scheme Mandates, PSD2, Dual branded card

EXPAND VERTICAL FOCUS

- Gaming, Media and Entertainment
- Travel
- Retail

KEY MARKETS

- Grow network faster with ConnectIN – globally
- ACI product integration
- Top 50 Connector Operational Excellence (next 25 in 2018)
- Growing global connector network by 20 additional connections

Disclaimer: The information and dates provided are subject to change without notice

Roadmap Key Initiatives

2018 - 2019

VALUE ADDED SERVICES

- Alternative payment acquiring (collecting) – through partners

- Smart dynamic routing – 2nd acquirer retry (phase 2)

- 3DS 2.0

- Settlement Reporting Module – including Reconciliation

- Account updater

- DCC

OPEN PAYMENT ACCEPTANCE

- Enhanced mobile capabilities for inApp, inStore and iOT

- Partnerships with enterprise shop platforms

- Fully integrated in-store developer portal (mPOS)

OMNI-CHANNEL MPOS SOLUTION

- Provide fully integrated, omni-channel, payments & fraud prevention platform
  - Integrated terminal management
  - Out of the box PED distribution

ACI UNIVERSAL PAYMENTS.

Thank You

DEFEND YOUR TEAMS REPUTATION WITH EFFECTIVE FRAUD MANAGEMENT

Jackie Barwell – Director, Product Management

3

The Unhappy Marriage Between Major Sporting Events And Fraud…

- 1 in 4 WIFI spots used by tourists in the host country were highly vulnerable to cyber attacks

- Growth in malicious URLs of 83% in the host country compared to a 16% growth in the rest of the world

- Globally, phishing was up by 76% in the 3 months running up to the games'

"37 Scams To Avoid in Russia During 2018 FIFA World Cup"

- **ATM Skimmers in Moscow and St. Petersburg**
- Money Drop in Moscow
- **2018 FIFA World Cup Tickets: Official Partner Contest**
- **Russian Visa Application Form**
- **Playing Street Soccer With Locals**
- Shell Game
- Travel Medical Insurance: Russia
- Currency Changer in Russia
- **Found Your Wallet in Moscow**
- **Luggage Storage Robbery**
- Being Picked Up From Airport
- Fake Arrest

- Broken Item Compensation
- Public Phone Trap
- **Patio Pick-Pocketing aka The Key Tossing**
- Filling Up At The Gas Station
- iPhone 8 and iPhone X For Sale
- Fake Tourist in Airport
- **Bogus Travel Agencies**
- **Wi-Fi Login in Russia**
- **Bird Poop Cleaning**
- **Credit Card Payment In Stores**
- Rubles Conversion
- Dynamic Currency Conversion
- **Mute or Deaf Panhandlers**

- Feed The Birds
- Getting Lost
- Gold Ring Sale
- **Internet Café Banking in Russia**
- Jewellery From Russian Factory
- Trap Night Clubs in Moscow and St. Petersburg
- Public Beach in Sochi
- Non-Profit Shop For Your Souvenirs
- Out of Stock Trick
- Robbed Tourist in Russia
- Short Change
- **Wallet Drop**

Keeping Your eCommerce Merchants Safe

Stay flexible, monitor your transactions and adjust strategies – especially for the host country:

- Expect change in consumer behaviour in a short period of time
  - Higher amount spent by card
  - Higher number of transactions per card
- Velocities will go up, mismatches between IP geolocation and card issuing country will go up

eCommerce spend emanating from the host Country becomes 3 times riskier during the event:

- Merchants at risk include the travel and hospitality space
- IP geolocation analysis is especially important

Be vigilant to the use of event-driven harvesting of card details:

- Be aware of the increase in compromised data available on the criminal marketplace
- Be especially vigilant for cross border activity post world cup.

Look for the new 'normal':

- Modify risk strategies as you spot fraud patterns
- New 'normal' could include purchasing of memorabilia, last minute hotels and flights

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UP eCommerce Payments – Fraud Plus Gateway

Easy integration, intelligent business analytics, best global network with world-class fraud prevention

ACI UP eCOMMERCE PAYMENTS SOLUTION

ACI'S PAY.ON PAYMENTS GATEWAY

- PAYMENT PROCESSING
- GLOBAL COVERAGE
- INTEGRAL RISK CHECKS
- INTEGRATION AND ONBOARDING
- MOBILE SOLUTIONS
- BUSINESS INTELLIGENCE PLATFORM

ACI ReD SHIELD FRAUD PREVENTION

- ReD SHIELD
- RFX CLUB
- ReDi
- THIRD PARTY ENRICHMENT SERVICES
- CASE AND RULE MANAGEMENT
- EXPERT PERFORMANCE REVIEW
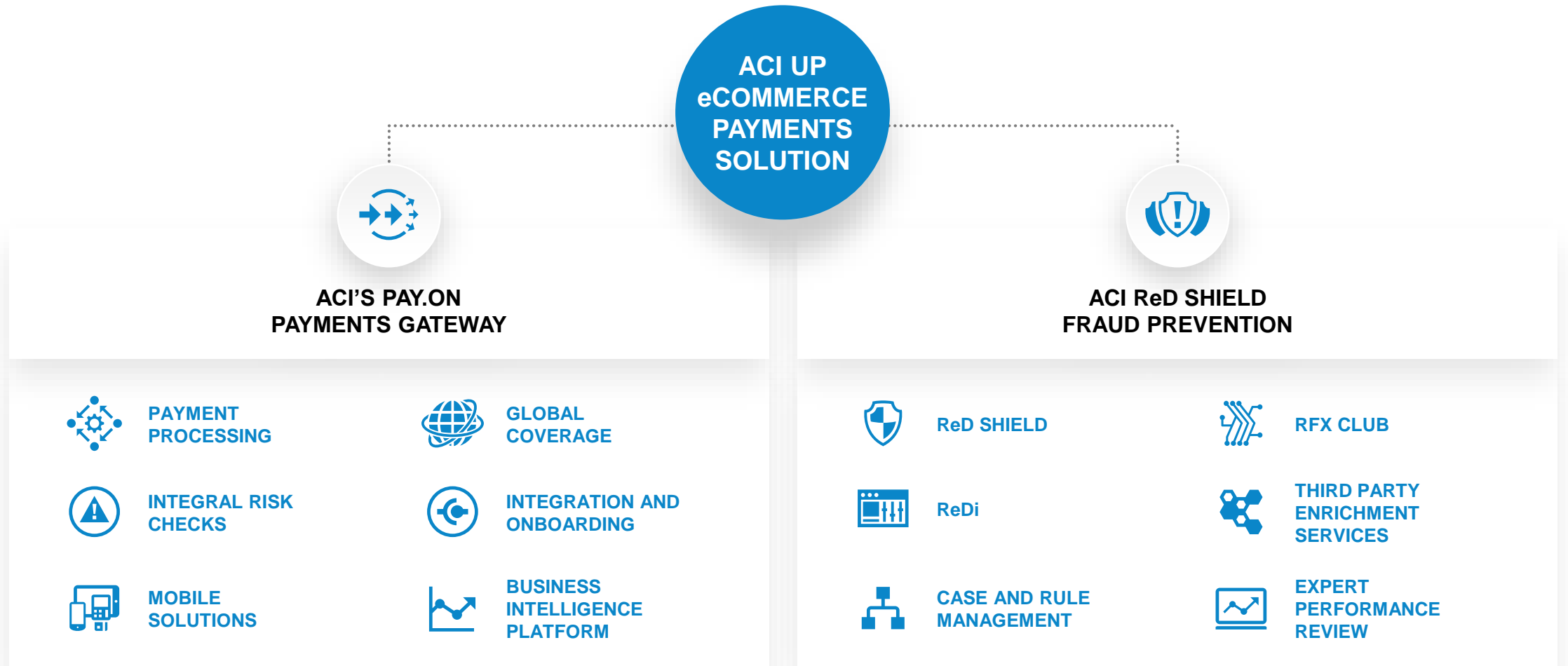
ACI ReD Shield® Environment

CORE CAPABILITIES

Real Time (Accept, Challenge or Deny)	Unlimited Multi-Dimensional Rules	PRISM Neural Modeling	Stream Analytics – Positive Profiling	ACI Consortium Database	Underground Databases	Device Authentication & IP Geolocation	Rule Testing - Silent	Tieback	Enhanced Responses & RCF
Case & Rule Management	Link Analysis	Auto Analyst	Fuzzy Matching & Pattern Detection	Third-Party Callouts and Links	Silent Profiling Rules	Sub-Clients/ Channels	Autopilot/ Click & Block	TACMODS	Custom Lists & IF Rules

ReD Shield	ReDi CSI Case Manager	ReDi Outsource Review	RFX Club ReDi	RFX Club CB Representment	ACI Expert Performance Reviews
Effective Rules	Effective Team Track KPIs	Spot Anomalies	Fraud Trends Data Proofing	Retrospective Screening	Full Strategy Overview
REAL-TIME	4 MINS–1 HOUR	1–24 HOURS	1–72 HOURS	1–10 DAYS	30 DAYS +

Stream Analytics Engine's Positive Profiling

Screening the customer – not the transaction

Single merchant transaction profiling can be limiting — often lacking critical customer data

- High-risk product
- Next-day delivery
- Nonsense disposable email
- U.S. BIN
- Address IP mismatch
- No history of customer

Global consortium customer data provides better insights for conversions and fraud management

- Global history
- 300 days history
- Same card
- Same email
- Same telephone
- No chargebacks or fraud

Why Is Positive Profiling a Game Changer?

Merchant and Customer Benefits

Increased Conversions

Reduced Fraud and Chargebacks

Reduced Friction

Superior Omni-Channel Experience

Stronger Customer Relationships

Stream Analytics Engine in Action: Customer Results

$245K worth of additional accepted transactions

The use of positive profiling during the 2017 season peak would have improved approval rates by 59% resulting in $245K worth of additional accepted transactions each month and $100K in fraud savings.
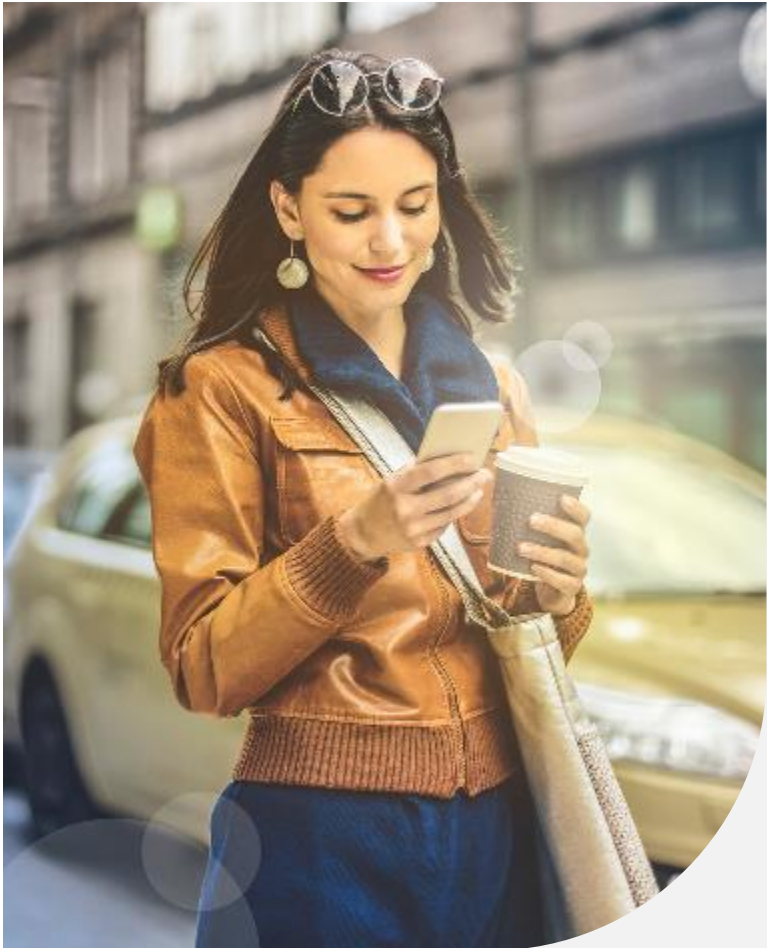
Increased revenue by €200K per week

Applying the positive profiling capability to its five top rules, the decline rate for this client would have been reduced by almost 50% – increasing revenue by EUR200K per week.

Stream Analytics Engine in Action: Customer Results

Increased revenue of $55K per month

By applying positive profiling to an existing rule, this client would improve its decline rate by 8%, resulting in increased revenue of $55K per month.

£348k more per month in transactions

Using the Global Time on File Profile indicator, this client would have accepted around £348k more per month in transactions.

£2,190,326 in additional transaction value

Applying positive profiling, this clients top six hitting rules resulted in 4,427 fewer challenged transactions, of which 3,264 would have been declined. Accepting these declined transactions would have yielded £2,190,326 in additional transaction value.

ACI Fraud Ecosystem

Partners

UP® Payments Risk Management™ and Risk Orchestration

Clients/Segments
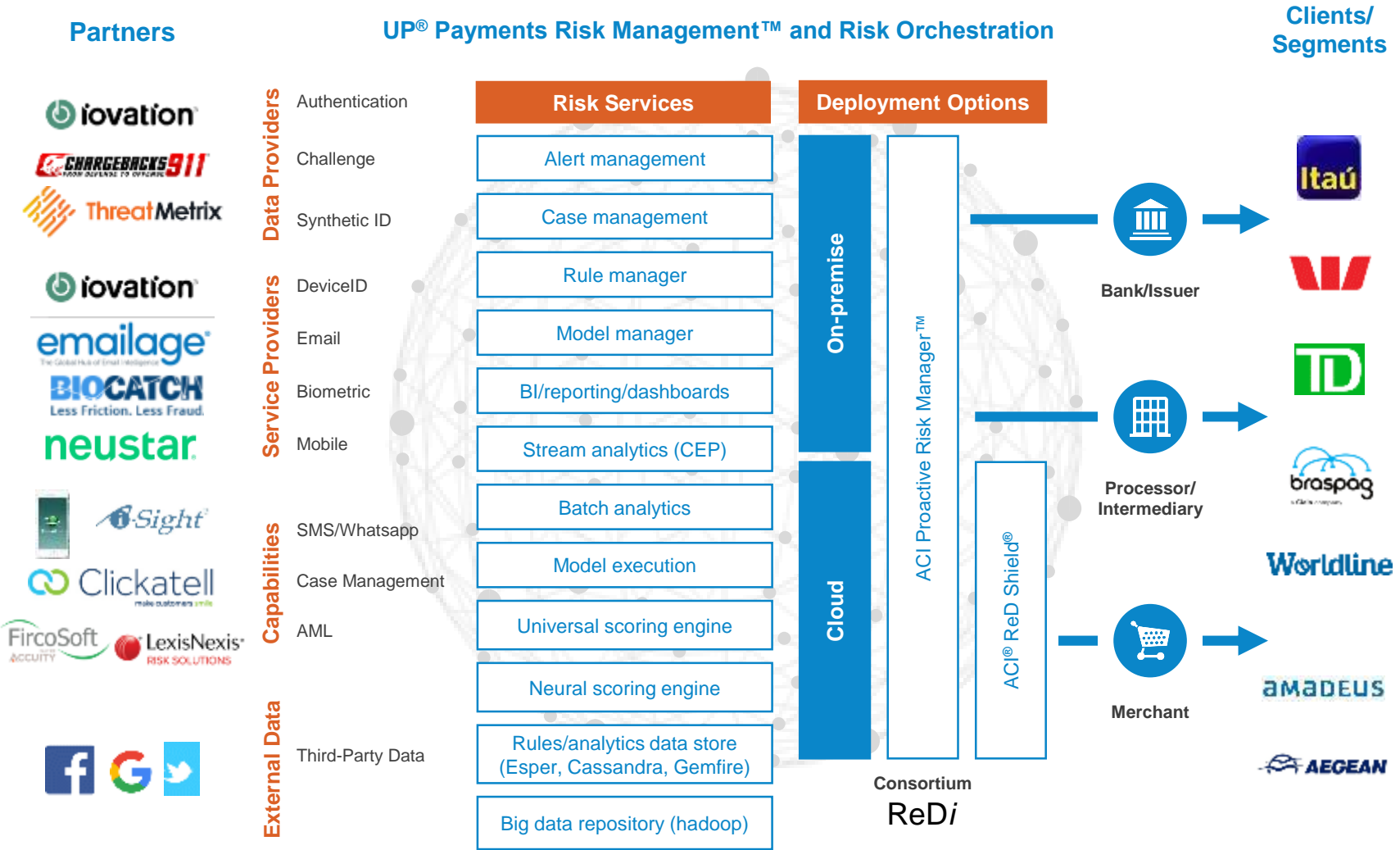
Machine Learning

Artificial Intelligence to enrich analysis and increase assertiveness

Neural Models
PRISM and TacMods

Neural Models build by ACI Data Scientists team. focused and specialized per vertical, geography or customer

USE
Universal Scoring Engine

3rd Party or customer built PMML models, which can be adapted to the unique needs of your organization

Others
Supplementary Score Engines from 3rd Party

3rd Party scoring engines with 3rd party models can be orchestrated to support risk qualification

Flexibility to use third party scores or plug-ins

Thank You

Lunch | Networking
(1 hour)

The afternoon session will start at 14:15pm

Meet Our Connector Partners

Agenda – Afternoon Session

Tackle Global Expansion
Daniela Reyes – Senior Product Manager

Panel: Alternative Payments
Mastercard | Yandex | PagBrasil | Google Pay

Allianz Arena Stadium Tour

Software Delivery Strategic Update
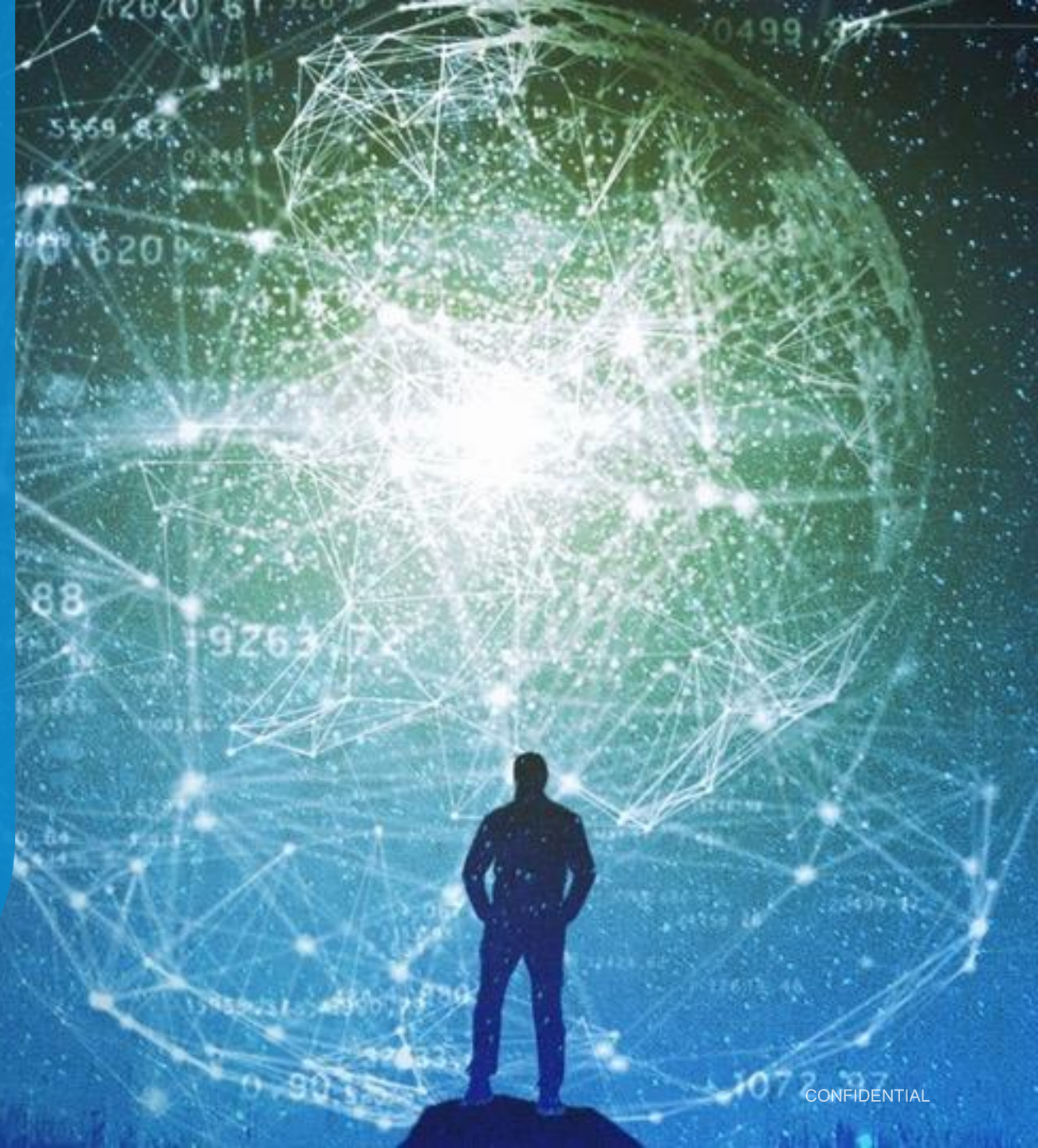*Nigel Trueman – Senior Vice President, Product*

Close

Andrew Quartermaine – Vice President of Customer Management

TACKLING GLOBAL EXPANSION

Daniela Reyes
Senior Product Manager

ACI UP eCommerce Payment Solution

Global Coverage Payment Network

Global Coverage Redefined

Operational Excellence

Global Coverage Market Insights

ConnectIN New Concept

Success Story: Allpago

Challenge: eCommerce Payments Complexity

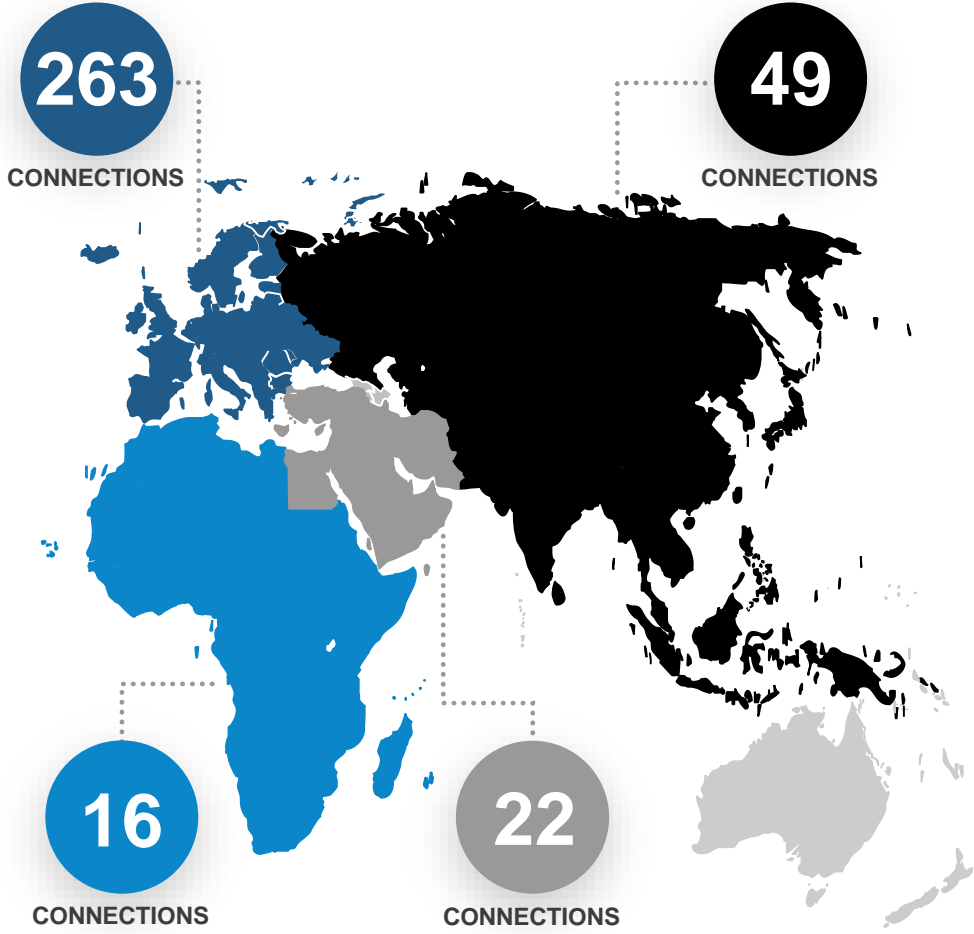*Variety of challenges: languages, currencies, compliance, regulatory and mandates*

Global Coverage

One of the largest number of connections to APMs and Acquirers

ACQUIRERS

AMERICAN EXPRESS · barclaycard · BNP PARIBAS · globalpayments

CHASE Paymentech · cielo · Elavon · T|SYS

EVO PAYMENTS INTERNATIONAL · First Data · • • •

ALTERNATIVE PAYMENT METHODS

Alipay.com · BOLETO BANCÁRIO · iDEAL · Ukash

Klarna Checkout · PayPal · Яндекс деньги · G Pay

Skrill · SOFORT ÜBERWEISUNG · SEPA · • • •

25 CONNECTIONS

263 CONNECTIONS

49 CONNECTIONS

34 CONNECTIONS

16 CONNECTIONS

22 CONNECTIONS

ACI UNIVERSAL PAYMENTS.

Global Payments Network – Expansion 2018

Preview of 2018 pipeline

Legend: New Connectors on Demand | Connector Updates | Strategic Connectors | Connect*IN*

Q1

NEW CONNECTORS

- dLocal New Card & APM Brands (23 new brands)
- P24 new API | Ikano Open Invoice
- Paygent APM | Societe General
- Worldpay Streamline | Cielo Cards
- INICIS | Societe General

Q2

NEW CONNECTORS

- Limonetik Settlement | Paygent Settlement
- Vantiv Settlement | INICIS
- ConnectIN | MADA via Postillion
- Datafast | Oney | Facilipay | Primeiro Pay
- Allpago | PROSA | Fivory | PagBrasil

Q3

NEW CONNECTORS

- Fraud.net | Lloyds MSIP
- First Data MSIP | Poli
- First Data Compass new API
- GetNet | Mastercard New API Phase I

Q4

NEW CONNECTORS

- Nedbank via Postilion | Paypal Braintree
- HSBC Omnipay | JCB
- UnionPay Direct Scheme
- Mastercard New API Phase II | UPF

2018

CONNECTOR UPDATES

Q1
- BNP Paribas | Chinapay domestic
- Operational Excellence | EMS BCMC
- PayPal | Vantiv
- Vantiv Apple Pay | Alipay domestic
- ECP Omnipay Update | EMS bcmc refunds

Q2
- Vantiv Google Pay | EvoSnap Mexico
- Card on file mandates | Operational Excellence
- First Data | Paydirekt
- Trustly | Giropay
- Iyzico | Yandex

Q3
- First Data Compass Level 3 | Catella
- Trustly | Qiwi
- BlueSnap | Operational Excellence
- Chase | Barclays
- RBI | Elavon

Q4
- Trustpay | Cardinal update | CashU
- Discover | Payvision 2 | Sepa
- South African banks (6) | Valitor | Rede
- Operational Excellence | Klarna/Sofort

Disclaimer: The information and dates provided are subject to change without notice

Operational Excellence

Tackling latest APIs and mandates globally

Vision
Top 125 connections enhanced with standard feature suite by **2020**

How ACI selects OE candidates

1. Strategic/Trendy
2. Customer Demand
3. Customer Support
4. Current Volume

ACI Staying Ahead

- Trends
- Latest features available
- New APIs
- Compliance/mandates

TOP 25

2017   2018   2019   2020***

Global Coverage Restructuring

Redefining Status of a Connector to reflect the ACI feature suite in a transparent manner

Previous status	New status

1. Live
 	
2. Connected please inquire
 	
3. Available Upon Request
	1. Live:
	   – Enhanced Feature Suite
	   – Standard Feature Suite
	   – Limited Feature Suite
	
	2. Implemented: please request to test

ACI UNIVERSAL PAYMENTS.

Global Coverage Restructuring

Redefining Status of a Connector to reflect the ACI feature suite in a transparent manner

EUROPEAN MERCHANT SERVICES (EMS)	Located in Netherlands
LIVE **Standard implementation feature suite**	
Mastercard (Credit Card)	Coverage in 19 countries ⌄
Visa (Credit Card)	Coverage in 19 countries ⌄
Bancontact (Debit Card)	Coverage in Belgium
Maestro (Debit Card)	Coverage in 19 countries ⌄
Visa Debit (Debit Card)	Coverage in 19 countries ⌄
Visa Electron (Debit Card)	Coverage in 19 countries ⌄
VPay (Debit Card)	Coverage in 19 countries ⌄

Global Coverage Restructuring

Redefining Status of a Connector to reflect the ACI feature suite in a transparent manner

EUROPEAN MERCHANT SERVICES (EMS)	Located in Netherlands 📍
Implemented, sign up for testing	
Mastercard (Credit Card)	Coverage in 19 countries ⌄
Visa (Credit Card)	Coverage in 19 countries ⌄
Bancontact (Debit Card)	Coverage in Belgium
Maestro (Debit Card)	Coverage in 19 countries ⌄
Visa Debit (Debit Card)	Coverage in 19 countries ⌄
Visa Electron (Debit Card)	Coverage in 19 countries ⌄
VPay (Debit Card)	Coverage in 19 countries ⌄

ACI UNIVERSAL PAYMENTS.

Accelerating Your Business

How To Choose An Existing Connector

How to choose the perfect connector match for merchants

- Merchant Verrtical
- Local Entity
- Approx. Transaction Volume
- Settlement currencies desired
- Market of interest to Operate

Selecting the right Acquirer or APM
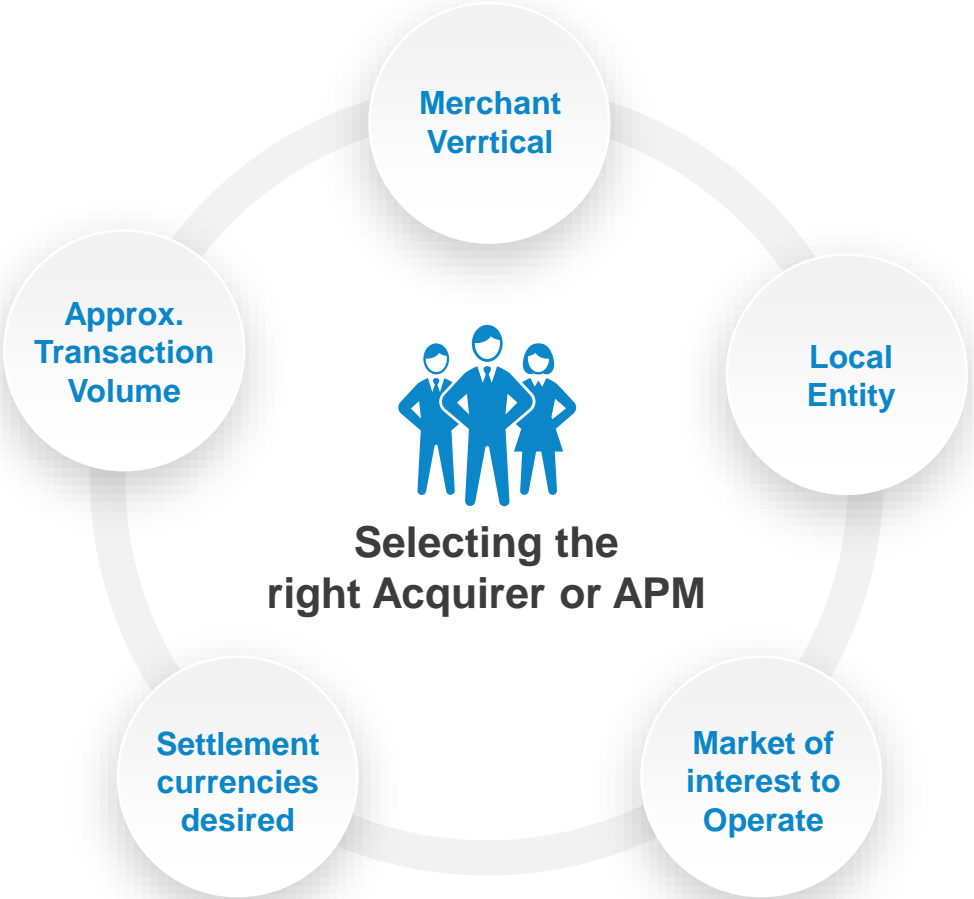
Find existing connectors on our Global Coverage Portal

Market Insights – Coming Soon!

CONNECT*IN*

New Alternative- ACI Connector Network

Payment Providers Plug into Us

350+
CONNECTIONS LIVE

Clients	ACI Gateway	Clearing Institutes

ACI Global Coverage

- Enable payment providers to become part of the ACI network by reverse integrating

ACI eCommerce Platform

UP

Merchants

PSPs

Gateways

CI

ConnectIN

First Data

Chase

Paypal

Sofort

Yandex

ACI Acquirer_CI

DATAFAST
RED DE PAGOS
TODAS LAS TARJETAS EN UNA SOLA RED

PROSA

allpago
accept payments in Latin America

Pag|Brasil

primeiro pay

ACI UNIVERSAL PAYMENTS.
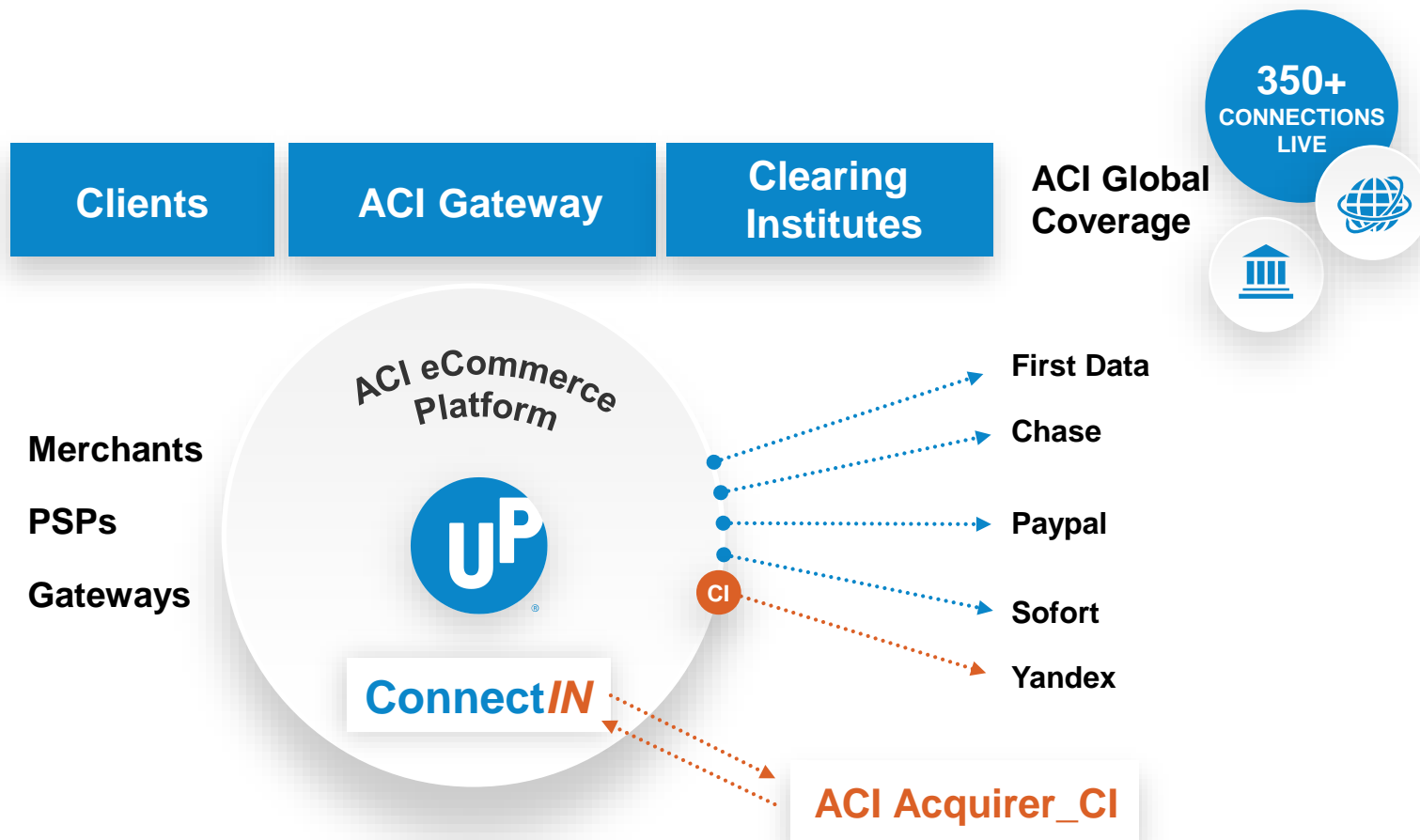
API Specs, Integration Guides, and Documentation

Docs.Oppwa
Documents in Progress

Knowledge Base
Documents in Progress

Knowledge Base
Integration Workflow
Documents in Progress
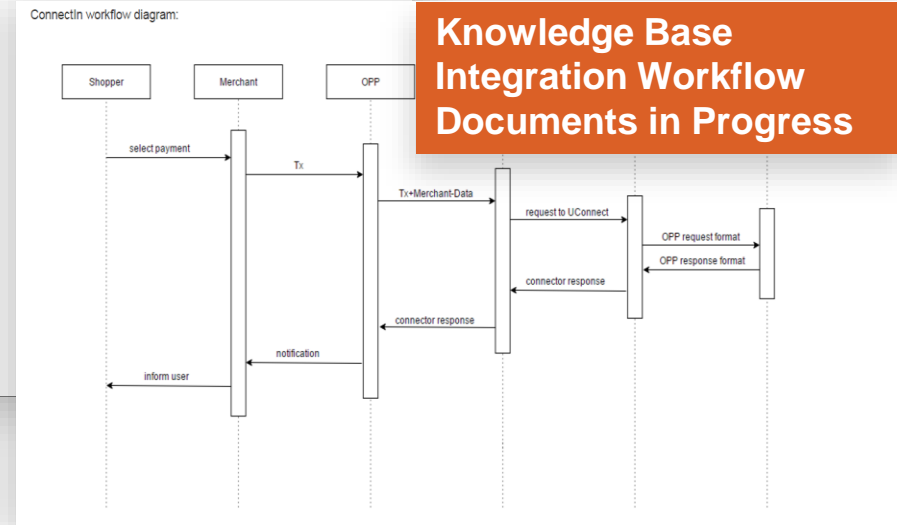
Success Story

Presenter: Philipp Bock, CEO

allpago
accept payments in Latin America

20 connectors in
6 months!

Panel Discussion: Alternative Payments

Lucyna Janas

Business Development

Google Pay

Kate Mikheeva

Business Development

Yandex

Ralf Germer

CEO

PagBrasil

Debbie Crawford

Vice President

Business Development

Mastercard

Allianz Arena

Stadium Tour (1 hour)

Go Forward Plan

CORE ENHANCEMENTS

Significant Improvements for NFRs such as Availability, Capacity, Serviceability and Security

INCREASE RESOURCE

Resource increased by 90% since 2015, further increases already committed for 2018

CONNECT*IN*

Provide flexible approach for connector development

CONNECTOR REUSE

Leverage what is already available.

ENDPOINT FACTORY

Portfolio-wide approach for connector sharing and reuse.

1

2

3

4

5

Mission-Critical, Payments-Grade Software

Trust ACI to deliver non-functional requirements you can rely on

Capacity

End-to-end concurrent payment processing with high reliability and predictable resource consumption

Availability

Accepting and processing payments all the time

Serviceability

Skilful management practices, processes and systems resulting in an operationally excellent and scalable enterprise

Scalability

Cost to operate per transaction is consistent regardless of scale

Security

Authenticating, authorizing and auditing all interactions in the end-to-end payments ecosystem

Globality

The ability to work with existing and new payment networks all around the world with ever-decreasing cost

1. Core Enhancements

Non-functional requirements are at the core of ACIs aspirations

AVAILABILITY & SCALABILITY

- Disaster Recover Site with production alike capacity
- New Data Center with state-of-the-art technology stack
- Failover improvements with Automated-Hot-Standby (Planned Oct 18)

CAPACITY & SERVICEABILITY

- Significant increase in peak TPS capacity
- 3 times reduction in average internal processing time
- Containerized Continuous Integration for OPP/APIs.

SECURITY

- New Vault infrastructure
- Static Scanning with Checkmarx
- License Scanning with BlackDuck Hub

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2. Increase Resource

- Since acquisition in 2015 headcount in the PAY.ON development & engineering team has increased by 90%

- Additional funding allocated to scale up development resources immediately
  - 7 new hires planned by August dedicated to connector development and enhancements

- Additional funding to support adoption of ConnectIN – awaiting approval

- Planning for 2019 almost doubles all effort in connector development

3. Connect*IN*

*A new product feature to enhance endpoint delivery*

OPP

**ACI
PAY.ON**

**Connect*IN*
Interface**

Endpoint

ACI INTERNAL
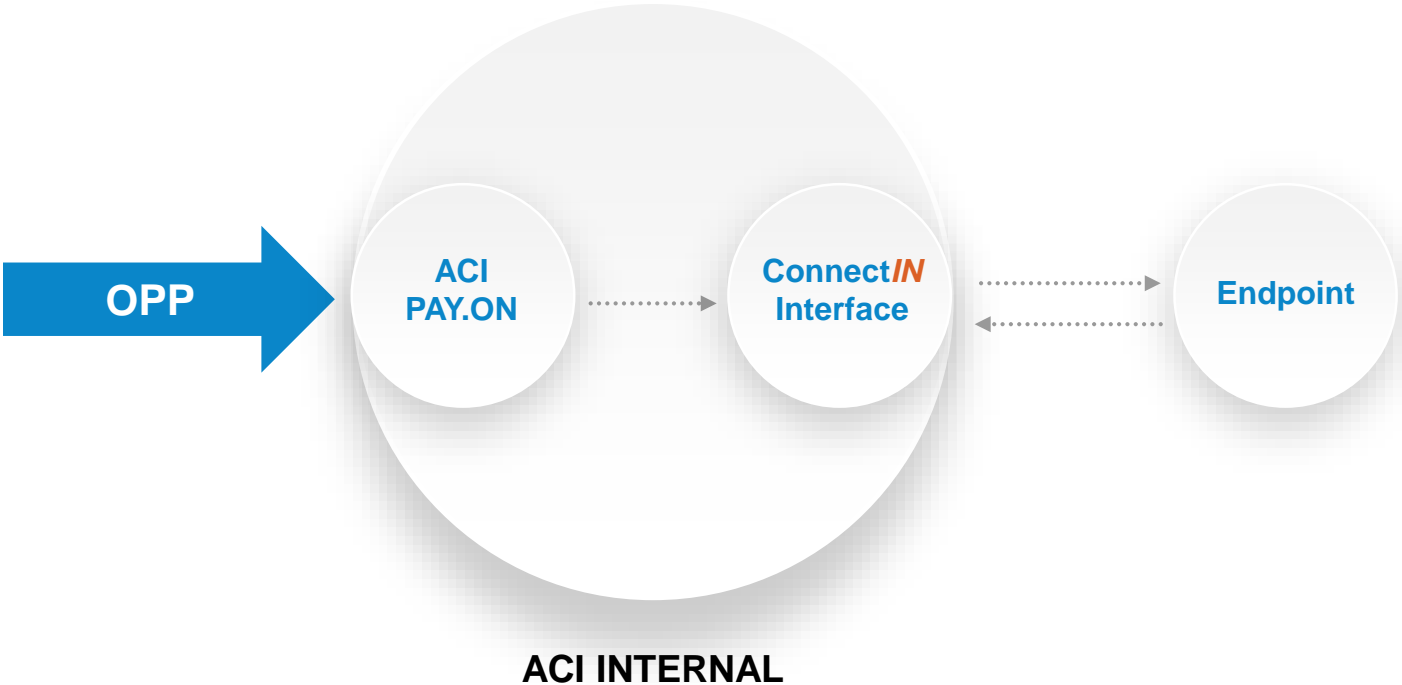
Connect*IN* can enhance the delivery for 2 use cases

1. Payment methods that want to be part of the ACI global coverage network

2. ACI customers who want to extend their network on their own

4. Connector Reuse

Leverage the Potential of the existing network in ACI

OPP → **eCcommerce** ····> **InStore** ·········> **Endpoint**

ACI INTERNAL
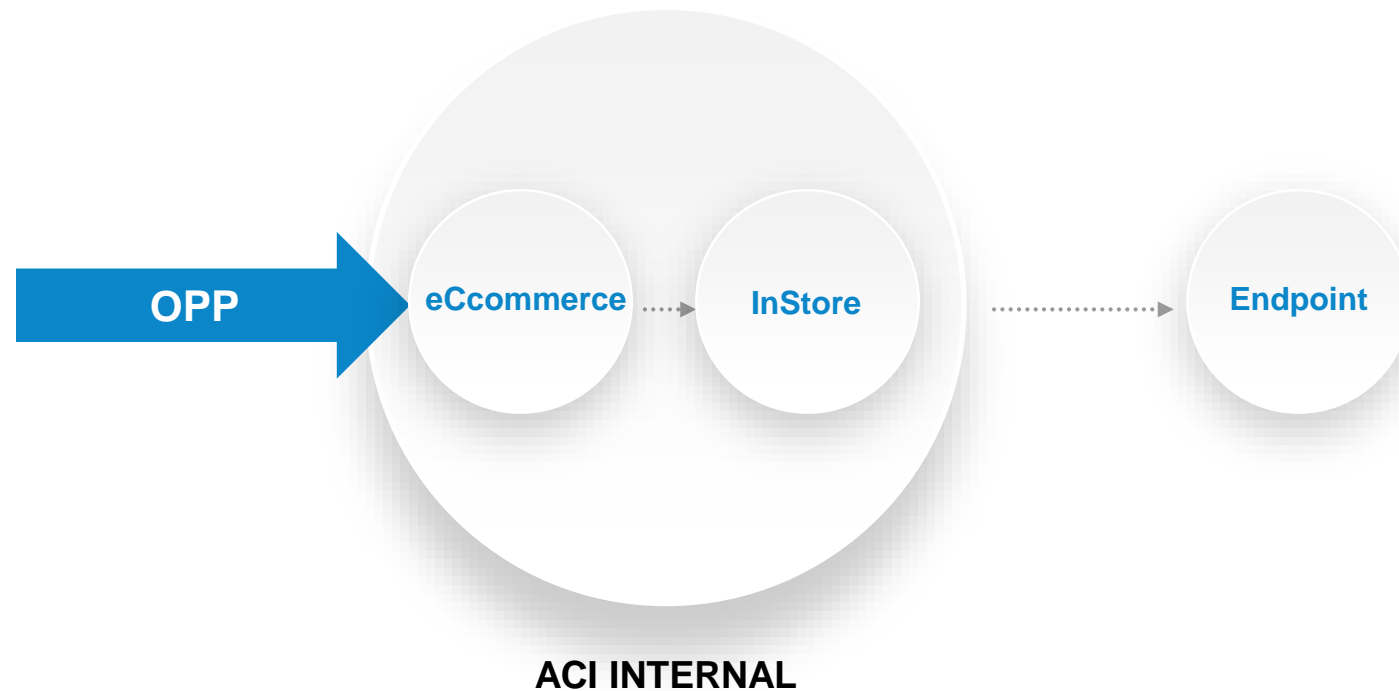
- The ACI eCommerce solution is already integrated into several other ACI platform solutions

- The integration into our instore solution is the first step towards the enablement of a true ACI Omnichannel offering
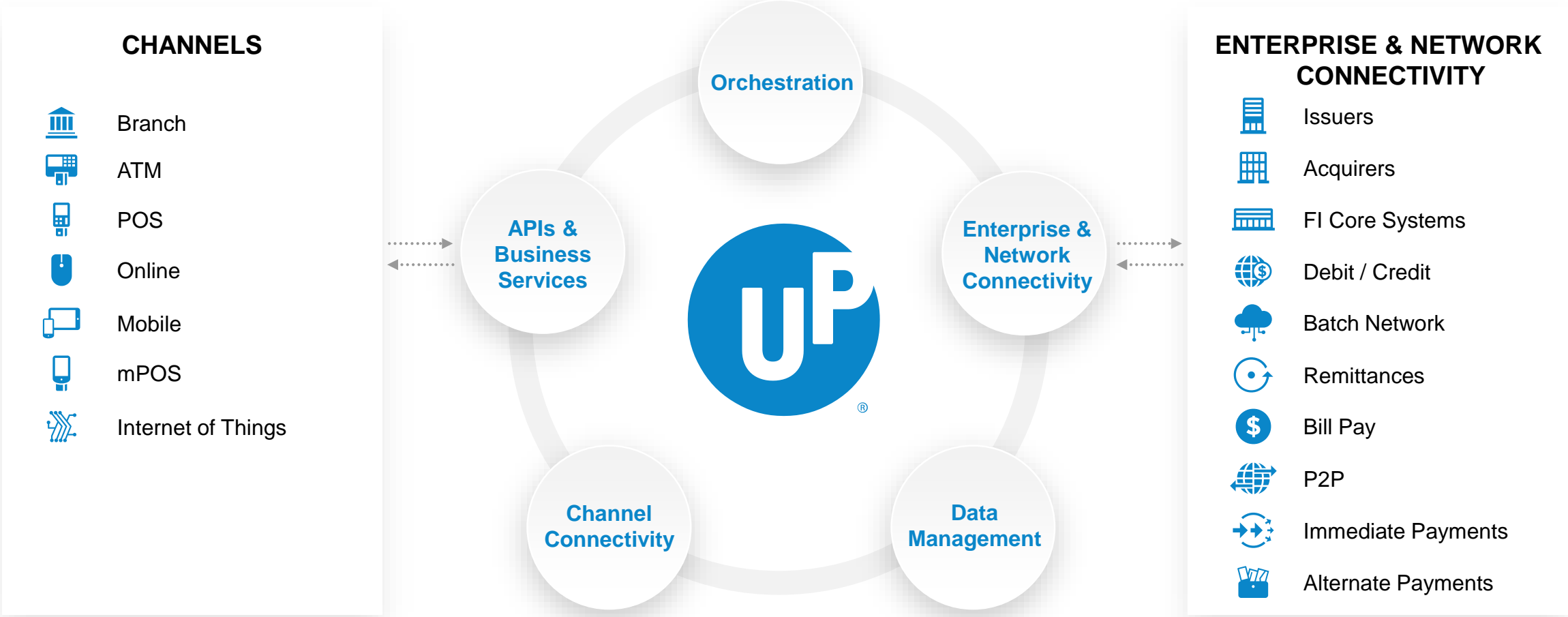
Summary

1
The PAY.ON gateway is a **strategically important** part of ACI's portfolio

2
We have **invested significantly** to ensure the base platform meets our high standards for NFRs

3
ACI is listening to our customers and continues to invest in additional connector development resources

4
We have a long term strategy for the PAY.ON gateway which will leverage significant capabilities already available within the portfolio

5
We have provided our Partners with **choices** on how to implement connectors going forward which provide all important **flexibility**