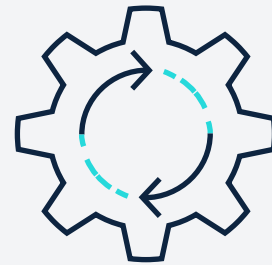


ACI® Payments Orchestration Platform™ for Acquirers — ACI Builds Innovative Payment Technologies

Own the Entire Merchant Relationship

The challenge for many acquirers today is that they are connected to multiple legacy eCommerce payments gateway systems. Legacy systems lack the flexibility needed for the changing requirements of global merchants. As a result, many acquirers cannot rapidly adapt to changing market trends and are burdened by higher maintenance, development and operational costs. Increasing competition in the acquiring space has led to declining margins for acquirers, forcing them to compete for merchants based on value-added services rather than just price. Acquirers who can offer a “one-stop” payments solution can reduce attrition from merchants looking to both streamline their eCommerce operations or extend into new markets.



EXTEND GLOBAL MARKET REACH

- With cross-border processing and access to hundreds of alternative payment methods and connections globally

SPEED UP TIME TO MARKET

- With rapid integration to open payments architecture and flexible, modular solutions via a unified RESTful Open API

INCREASE REVENUES

- By maximizing merchant retention and winning new business

PREVENT FRAUD

- With ACI's best-in-class, real-time eCommerce fraud management tool
- Payment processing with real-time fraud prevention backed by expert analysts

SAVE COSTS

- By outsourcing to a technologically superior payments gateway

SIMPLE

- With a flexible and simple integration for seamless payments across all channels

The ACI[®] Payments Orchestration Platform[™]

The ACI[®] Payments Orchestration Platform[™] enables acquirers to take advantage of powerful transaction processing capabilities. ACI's integrated payments gateway (full white-label gateway or the expansion) and fraud management solution includes a global network of hundreds of local and cross-border card acquirers and alternative payment methods, with a feature-rich suite of payment processing, mobile solutions, integration and onboarding, as well as advanced business intelligence tools.

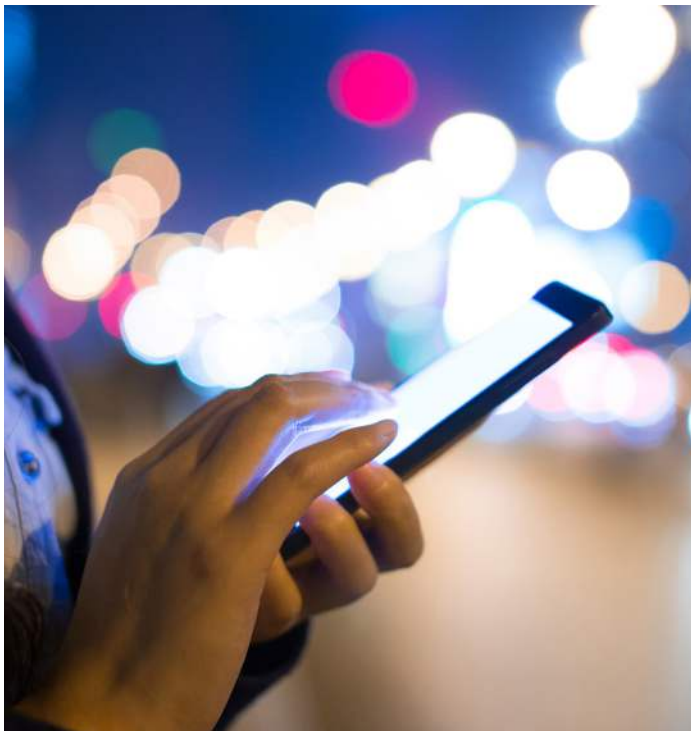
Provide Faster Time to Market With ACI's Payments Gateway

Acquirers integrate through a unified, RESTful Open API to ACI's payments gateway enabling faster time to market for domestic and international expansion, reducing merchant attrition and increasing revenue from existing customers while attracting new ones. Innovation is the core of the ACI Payments Orchestration Platform, and developing technology that drives your success is our focus — enabling acquirers

to expand their business with an end-to-end, omnichannel payments solution. One single integration point combines our unified, RESTful Open API architecture, responsive platform, bundled value-added services and self-service developer portal to ensure flexibility and lower IT setup costs.

Protect Hard-Earned Revenue With ACI's Fraud Management

Fraud is a constant threat in eCommerce and shoppers now engage with merchants through more channels and payment methods than ever before. On top of that, they demand ever-faster order fulfillment both within and across borders. As a result, fraud prevention is more complex and fraught than ever before. To protect and grow business online, acquirers need to offer their merchants a fraud prevention and risk management solution that is closely tailored to their individual needs and capable of adapting rapidly. The ACI Payments Orchestration Platform includes real-time fraud management capabilities that enable acquirers and merchants to protect revenues, support growth and enhance shoppers' eCommerce and mCommerce experiences so that shoppers get to pay anytime, anywhere and on any channel.





ACI's Payments Gateway

PAYMENT PROCESSING

- PCI-compliant tokenization
- Chargeback and chargeback reversal
- Managed recurring billing
- Smart local transaction routing
- Multi-currency authorization and settlement
- One-click checkout

MOBILE SOLUTIONS

- Mobile Connect
- In-app payments
- Mobile SDK

GLOBAL COVERAGE

- Hundreds of local and cross-border acquirers and alternative payment methods
- Almost anywhere in the world
- All major currencies and multiple languages
- Connector on demand

BUSINESS INTELLIGENCE

- Real-time transaction reporting
- White-label portal
- Monitoring and analysis
- Automated merchant onboarding
- Chargeback management
- Settlement reporting

INTEGRATION AND ONBOARDING

- Single one-time integration through an Open RESTful API
- Several robust integration methods: embeddable JavaScript payments form, server-to-server, plugins and more
- Online interactive documentation
- Administration API and reporting API
- eTerminal
- Webhooks



ACI's Fraud Management

FRAUD DETECTION AND PREVENTION

- Real-time multi-dimensional rules
- Advanced neural network scoring
- Largest shared negative and positive database
- Real-time location analysis (proxy, IP and device)
- Pattern detection engines

ANALYTICS AND REPORTING

- Interactive self-service portal
- Near-real-time reporting
- Monitor rule performance
- Chargeback analysis
- Customer profiling

THIRD-PARTY ENRICHMENT SERVICES

- Connectivity to a vast portfolio of third-party services. Examples include: Airline data — Persseus, device fingerprinting — Iovation

CASE AND RULE MANAGEMENT

- Manual review management
- Queue control
- Link analysis
- Compatible with internal fulfillment functions
- Agent performance management

EXPERT PERFORMANCE REVIEW

- Solution underpinned by analysts
- Regular performance reviews
- Chargeback analysis
- Evolving strategies to meet business needs

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.

LEARN MORE

www.aciworldwide.com
[@ACI_Worldwide](https://twitter.com/ACI_Worldwide)
contact@aciworldwide.com

Americas +1 402 390 7600
Asia Pacific +65 6334 4843
Europe, Middle East, Africa +44 (0) 1923 816393

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