

ACI[®] Payments Orchestration Platform[™] for Payment Intermediaries

ACI Builds Innovative Payment and
Fraud Technologies



Keep Up With the Rising Demands of Your Merchants

Providing and protecting the global payment methods demanded by merchants around the world can be a complex and technically arduous task. Hundreds of alternative payment methods, multiple languages and currencies need to be integrated, supported and secured. Additionally, increasing competition from other payment intermediaries, such as payment service providers, payment gateways and

merchant acquirers requires you to offer more value-added services. The ACI[®] Payments Orchestration Platform[™] delivers a feature-rich, modular, white-label payments gateway and multilayered, real-time fraud management solution through one single integration. This enables payment intermediaries to keep up with merchant demands and reduces attrition.

WHITE-LABEL SOLUTION

- Single Software-as-a-Service gateway and fraud solution
- Fully PCI Level 1 certified

PREVENT FRAUD

- With ACI's best-in-class, real-time, eCommerce fraud management tool
- Payment processing with real-time fraud prevention bolstered by payment optimization specialists

INCREASE REVENUES

- By maximizing merchant retention and winning new business

SAVE COSTS

- By outsourcing to a technologically superior payments gateway

SIMPLIFY

- Flexible with a single integration for seamless payments across all channels

EXTEND GLOBAL MARKET REACH

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

SPEED TIME TO MARKET

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



Enable Seamless Payments Processing With ACI's Payments Gateway

ACI's feature-rich platform is available as a white-label, multi-tenant solution that enables payment intermediaries to differentiate their business and support their merchants. A single integration point via a RESTful Open API provides instant access to hundreds of local and cross-border acquirers, alternative payment methods and digital wallets. Most importantly, this gives you the power to boost your merchants' conversion rates by supporting their customers' preferred way to pay.

ACI's developer portal also offers an API for merchant onboarding, as well as access to tools that enable rapid and easy configuration and deployment.

- COPYandPAY, server-to-server, mobile SDK
- Code samples provided in multiple languages
- Easily test and preview payment checkout page changes

On the reporting side, payment intermediaries can also fully white-label the business intelligence portal (BIP). The BIP enables you to manage all aspects of your gateway configuration.

- Dynamic routing configuration
- Real-time connector monitoring via the dashboard
- User administration

After your merchants are onboarded, you can decide whether to give them access to review transaction reporting and analytics. ACI's white-label payments gateway is also fully PCI-Level 1 certified. This offers peace of mind while the burden of compliance, future standards and industry mandates are eliminated for you and your merchants.

Protect Hard-Earned Revenue With Real-Time Fraud Management

Fraud is a constant threat and merchants demand ever-faster order fulfillment within and across borders. As a result, fraud prevention is more complex and fraught. To protect and grow your online business, you need to offer a fraud prevention solution that is tailored to individual merchant needs and capable of adapting rapidly.

ACI's fraud management capabilities deliver best-in-class KPI performance, protecting your company and merchants while maximizing conversions of genuine business. With card not present as our focus, our multilayered fraud management combines:

- Innovative machine learning models
- Predictive and behavioral analytics
- Customer profiling techniques
- Unlimited rules
- Largest global consortium database, including more than 100 million cards and 250 million transactions

Fraud and performance optimization specialists, located around the world, are also available to provide their knowledge of emerging fraud patterns and trends, as well as global fraud intelligence that benefits all customers. Our real-time reporting provides instant decisions for accept, challenge and deny to reduce chargebacks and leave good sales on the table.



ACI Is Your eCommerce Technology Partner

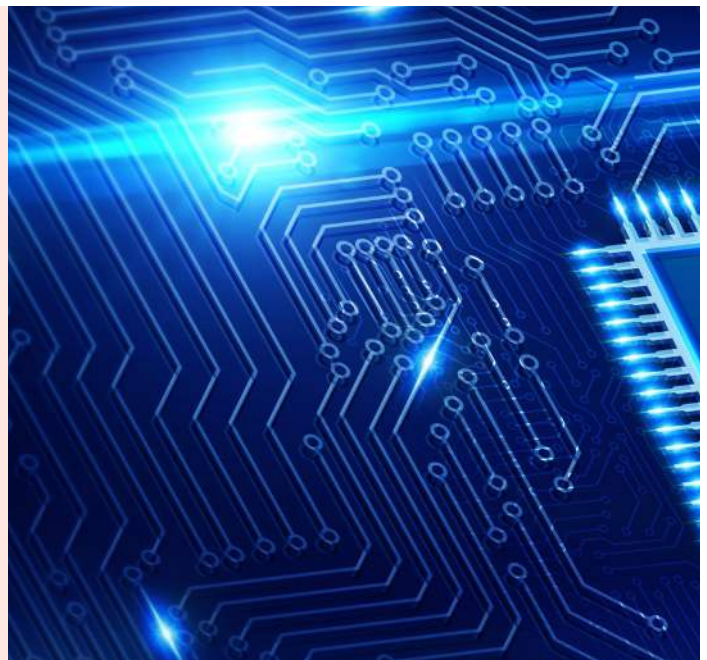
Through a simple, single integration to ACI's payments gateway, ISVs and VARs are enabled with faster time to market for domestic and international expansion. This reduces merchant attrition and increases revenue from existing customers while attracting new ones. The entire gateway is delivered through a single integration with a

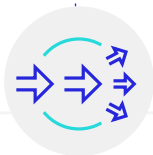
unified, RESTful Open API. Innovation is the core of ACI and developing technology that drives your success is our focus. ISVs and VARs looking to expand their business with an end-to-end payments solution benefit from a simple integration process that will reduce setup costs.



ACI Builds Innovative Payment Technologies That Drive Success

The ACI Payments Orchestration Platform delivers the ultimate in simplicity, global connectivity and security. Through a single integration to a unified RESTful Open API, merchants gain access to the largest global payments network. The industry-leading payments gateway technology enables merchants to build payment apps and features directly on the platform.





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

INTEGRATION AND ONBOARDING

- Single one-time integration through RESTful Open 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

BUSINESS INTELLIGENCE

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



ACI's Fraud Management

FRAUD DETECTION AND PREVENTION

- Real-time, multi-dimensional rules, machine learning and artificial intelligence
- Advanced neural network scoring
- Largest shared negative and positive database
- Real-time location analysis (proxy, IP and device)

ANALYTICS AND REPORTING

- Interactive self-service portal
- Near-real-time reporting
- Payment optimization analysis and recommendations
- 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

- Payment optimization specialist
- 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

© Copyright ACI Worldwide, Inc. 2023
ACI, ACI Worldwide, ACI Payments, Inc., ACI Pay, Speedpay and all ACI product/solution names are trademarks or registered trademarks of ACI Worldwide, Inc., or one of its subsidiaries, in the United States, other countries or both. Other parties' trademarks referenced are the property of their respective owners.