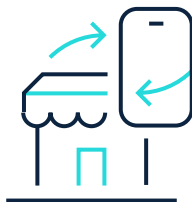


Fast, Simple and Secure Payments for Today's Omni-Commerce Consumer

The ACI® Payments Orchestration Platform™ offers merchants a seamless, robust payments service across in-store and digital channels. We support the delivery of an exceptional customer experience across all shopping channels, payment types and geographies, with fast time to market and one key relationship to manage.

ACI's solution eases the burden on merchants, relieving you of payment challenges that can be complex and costly. We provide the latest tools and technology to support your business growth.



A Complex Payments Challenge

Consumers expect to be able to pay with their preferred payment method in any shopping channel. To remain competitive and take advantage of new revenue opportunities, a cross-channel, omni-commerce approach has become a necessity for successful merchants.

Yet, providing a good customer experience across channels, devices and geographies is a complex task. It can take merchants years, at significant cost, to deliver a true omni-commerce experience — one that addresses multiple challenges around technology, compliance, and vendor or partner relationships. Managing terminals and acquirer relationships, negotiating fees, introducing new payment types, expanding across borders and combatting fraud are just some of those challenges.

PROVIDING SIMPLICITY

- Packaged in-store solution
- Global eCommerce payments with integrated fraud prevention
- Self-service portal with one view of payments data
- Easy onboarding with precertified terminals and eCommerce widget
- Full-stack service including acquiring bank and payment terminal partners

MAXIMIZING RETURN ON INVESTMENT

- Global payments through a single cloud solution
- Fast time to market for rapid revenue growth
- Reduced burden and cost of compliance

DELIVERING RELIABILITY AND SECURITY

- Robust technology used by leading global brands
- Hosted and operated by a global payments leader
- Maximizes customer conversion and minimizes fraud losses and chargeback risks

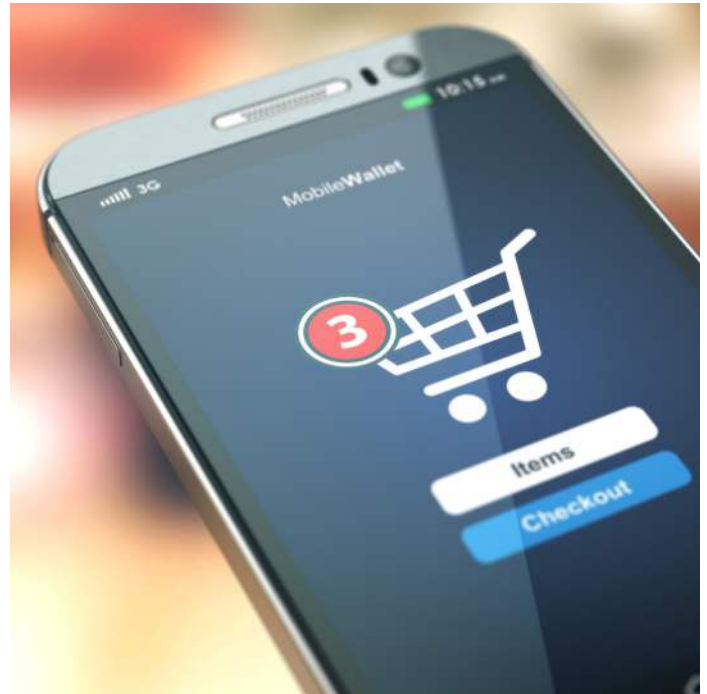
A Complete Payments Solution at Your Fingertips

ACI offers a turnkey payments gateway for in-store and eCommerce transactions with integrated fraud prevention, providing merchants with a future-proof payments acceptance capability. We deliver fast onboarding and robust security, with a choice of terminals supporting domestic and international payments.

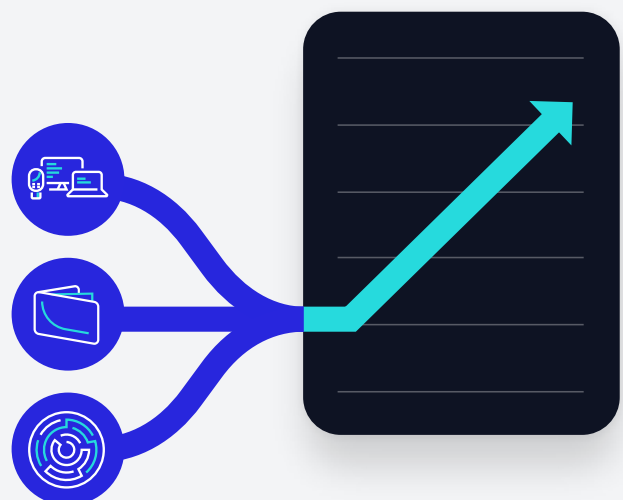
An easy one-time integration to our global eCommerce gateway provides access to hundreds of alternative payment methods (APMs) and regional and global acquirers, supporting domestic and international payments acceptance. With the ACI Payments Orchestration Platform, merchants can easily expand their business internationally, offering consumers the ability to pay in their preferred method to maximize conversion.

Our service ensures your business and your customers are protected through ACI's validated P2PE solution, which simplifies your PCI compliance. ACI delivers industry-leading, multilayered fraud management capabilities, using cutting-edge machine learning and consumer profiling techniques, as well as consortium data from thousands of merchants around the world. Critically, this provides the optimal balance between payments acceptance, fraud risk and chargeback costs.

A ready-to-use, in-store payments solution with eCommerce payments and optimized fraud prevention, giving access to a global network of payment methods.



ACI offers a simple way to maximize customer conversion using the best payments and fraud technology.





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

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Through ACI's range of simple web-based tools, merchants can manage their POS estates, access one consolidated view of transactions across channels and produce high-value performance reports. We provide increased efficiency while lowering operational costs for merchants.

The ACI Payments Orchestration Platform brings simplicity to a complex payments challenge. Trust ACI to help you support your customers and maximize profitability across your shopping channels.

ACI gives merchants the ability to focus on their core business, leaving payments to the experts.

For more information on how ACI can help you deliver a seamless, secure, omnichannel shopping experience, contact us at merchantpayments@aciworldwide.com.