**ACI Worldwide®**
Real-Time Payments

# Drive Conversions With Smart, Dynamic, Cost-Effective Transaction Routing Solutions

## The Market Challenge

PSPs and merchants understand that the customer experience is everything, and conversion rates are a key measure of success. But delivering the right experience along with strong conversion rates can be complex, challenging and costly.

Customer payments can also often fail at the final checkout stage for simple reasons. Incomplete AVS verification, bank downtime and internet latency, for instance, can all lead to payment rejection or cart abandonment. This poor customer experience not only results in loss of the immediate sale, but can also erode loyalty and long-term sales growth.

**ACI has an extensive network of hundreds of acquirers, banks and alternative payment methods.**
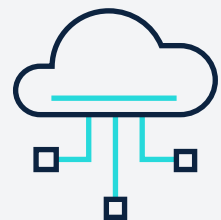
### BENEFITS AT A GLANCE

- Increases revenue by reducing abandonment and increasing acceptance

- Reduces costs by sending transactions to the most costeffective acquirer

- Protects customer relationships by delivering a fast, seamless customer experience

- Limits risk exposure by distributing risk across multiple acquirers

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# Smart Dynamic Routing

Part of the ACI® Payments Orchestration Platform™ solution, ACI's routing solutions are designed to help domestic and cross-border merchants and PSPs improve acceptance, conversion and payments performance in a cost-effective way:

**Transaction dispatching** technology supports streamlined payments performance and improved conversion rates by powering dynamic transaction routing, allowing card transactions to be routed to different acquirers based on attributes such as BIN, card brand, IP address and risk profile to ensure that transactions are automatically sent to the most appropriate acquirer.

**Smart retry** supports a seamless customer experience by allowing failed card transactions to be automatically re-sent behind the scenes, either to the same acquirer or an alternative one, to help complete the sale and increase acceptance levels.

Our routing solutions are powered by ACI's extensive network of hundreds of acquirers, banks and alternative payment methods, utilizing these connections to increase authorization options, risk management tools and conversion rates while keeping costs minimal.

# Delivering Flexible, Efficient Payments

ACI's smart dynamic routing technologies can integrate into any PSP or merchant infrastructure, connecting them to financial institutions around the world and making it easier to use multiple acquirers efficiently.

With our transaction dispatching module, each merchant setup can be configured based on several criteria, including card brand, country, currency, BIN range, velocity factors, customer whitelist or ticket size, to dynamically determine if, where and how transactions are routed to different MIDs and acquirers. Different routing options can be combined to meet specific business goals. For example, merchants may want to maintain a 50%-50% weighting between two MIDs but, at the same time, make sure that domestic transactions only go to the domestic acquirer based on the BIN country.

Smart retry allows merchants and PSPs to configure authentication processes for each channel without the

need to update or adjust the integration. This enables each business to determine how best to recover a transaction based on the features of that customer and the reason for the authorization failure.

For instance:

• Transactions which have failed with a local acquirer can be retried with a global acquirer

• High-risk transactions which have failed can be resent to a second acquirer who is geared to accept higher-risk customers

Resubmitting failed transactions not only helps to recover otherwise lost sales, but the process can also be used to optimize the payments flow to help maintain operational efficiency.

# Maximizing Revenue, Minimizing Costs

**Transaction dispatching** protects the bottom line by routing each transaction to the most relevant acquirer who will accept the payment with the lowest processing fee, helping merchants to increase conversions while keeping costs down.

The solution also helps to protect valuable MIDs through the ability to distribute transactions, depending on their risk assessment. By providing a simple way to configure routing options based on optimized risk setup for different MIDs, ACI's dynamic payments routing solution offers an extremely powerful way to optimize costs, increase acceptance levels and fight fraud effectively.

Our **smart retry** solution supports an enhanced customer experience and drives conversion rates by resubmitting failed transactions for a second attempt. By saving customers the time and effort of reentering their details, merchants can deliver excellent acceptance levels and enhanced service — protecting their reputation, supporting loyalty and keeping shoppers returning for more.

Our smart dynamic routing technology gives PSPs and merchants real flexibility and reduces operational costs while supporting increased conversions, an enhanced customer experience and sustainable sales growth.

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.

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