ACI® Mobile Commerce SDK™

Enhancing the Mobile Checkout Experience With ACI's White-Label mSDK

ACI's eCommerce solution — for any Apple or Android application — enables merchants to integrate a white-label mSDK to accept payments in the most frictionless way possible — wherever, whenever and however their shoppers prefer to pay.

The mSDK is an essential part of the ACI® Payments Orchestration Platform™, and features a white-label SDK (software development kit) for simple integration into existing merchant mobile apps. A major challenge for merchants is that shoppers today are demanding access to the many ways to pay through mobile devices. With ACI's mSDK, you can quickly and easily enable a range of traditional and alternative payment methods within your existing apps. Developers can write a few lines of code in a matter of minutes, execute within ACI's test platform and go live by making a configuration change. The mSDK manages a connection via a RESTful API to the ACI Payments Orchestration Platform, making it easy to integrate payments into any iOS or Android application. It connects to the same platform as supported through the browser for traditional eCommerce, offering the same high level of payments security and PCI compliance.

INCREASE CONVERSION

- Through a customizable, in-app, white-label, native mSDK, including one-click checkout and alternative payment methods

RAPID TIME TO MARKET

- Through our simple, interactive, online documentation, required payment methods can be enabled via a simple process of selection

REDUCE DEVELOPMENT COSTS

- By eliminating integration time, reducing investment cost and relying on ACI to continuously enhance and maintain the best payment capabilities in the industry

SEAMLESS OMINICHANNEL INTEGRATION

- ACI's mSDK provides rich management, monitoring and reporting through the business intelligence portal using the same core functions, including tokenization and fraud management — this means cross-channel integration is both native to the platform and shares a common interface

Simple. Global. Secure.

ACI's mSDK dramatically simplifies the integration of payments into any mobile application.

Simple. The simplicity of the solution enables you to quickly and easily integrate payments into any iOS or Android application. With just a few lines of code, and by following ACI's user-friendly online documentation, you can be integrated in a very short time. Testing can be done immediately via ACI's test site, and go-live is a matter of a configuration change.

Global. ACI's extensive global network of hundreds of local and cross-border acquirers and alternative payment methods around the world, augmented by extensive payments expertise and country-specific fraud prevention measures, ensures you can quickly take your mobile strategy anywhere in the world.

Secure. Through integrated world-class fraud detection and prevention, and transaction monitoring, you will achieve the highest acceptance levels and lowest chargeback rates in the industry.

The Feature Set of the mSDK

Native Wallets Integration for Apple Pay, Google Pay and Samsung Pay

ACI's native mSDK fully integrates with Apple Pay, Google Pay and Samsung Pay, allowing customers to securely make payments using their iPhone or Android devices.

One-Click Checkout

One-click checkout allows shoppers to make online purchases with a single click, using payments information which was previously stored. Instead of manually inputting billing and shipping information for a purchase, a shopper can leverage one-click checkout to use a pre-entered address and credit card number to complete purchases.

NFC Tap for Android

Through a simple checkout setting and a few lines of code, NFC Tap for Android can easily be added to a smartphone app via ACI's Mobile SDK. The Android SDK checkout UI supports two ways of card details scanning: NFC and

The shopper can feel confident to complete their purchase using a payment method they know and trust.
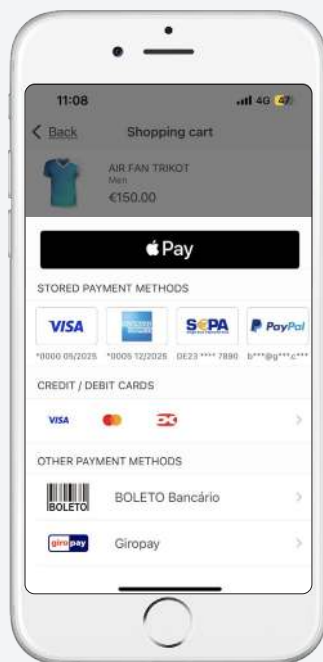
The shopper can check out immediately on either native integrated wallets or any other payment method for a fast checkout experience.

camera, providing a secure, fast and seamless payments experience. The scan reader autofills the card details, while the shopper only has to add the CVV number.

Tokenization

ACI protects sensitive shopper data by replacing it with a reference number or "token." The token is then used on the phone and over the air instead of exposing the sensitive data.

Optimized Payments Flow

An optimized shopper experience with reduced clicks, intuitive navigation, simple and relevant hints and error reduction, all aid in providing a great shopper journey, significantly reducing payments-related barriers to checkout.

Security Protection

The mSDK is fully native and can be integrated seamlessly into your app. This allows you to apply the best security protection for your app, including biometric validation. Coupled with ACI's industry-leading risk management and fraud prevention solution, you can enjoy the lowest fraud rates in the world, building trust as you maximize your brand and profits at the same time.

Languages and Currencies

The mSDK is not restricted in language or currency support. Language packs are available for a growing set of major world languages, and any additional language can be easily added if required.

Interactive Online Documentation

ACI's developer portal provides comprehensive and intuitive guidance on how to integrate in-app payments into your mobile app. Code samples and step-by-step instructions are provided.

When integrating the mSDK, you can choose between two options:

- Integrate ACI's ready-made checkout screens and customize them
- Build new payment forms, as well as the checkout process, and use ACI's mSDK in the background to process the transaction
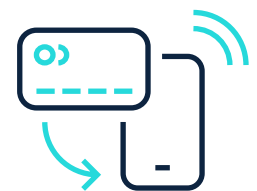
Visit the online documentation here:
https://docs.aciworldwide.com/tutorials/mobile-sdk

Global Coverage

The mSDK offers immediate global coverage through ACI's existing connectivity with the largest set of payment methods and acquirers in the industry. These are the key ingredients for a merchant's or payment provider's successful international expansion and local relevance.

For more details, contact info@aciworldwide.com