Solving merchant payment challenges with payments orchestration

Keeping pace with consumer expectations

Today's shoppers expect a fast, safe online payments experience that is almost invisible. They also expect the same experience using online and mobile payment options at home, in-store, at kiosks, and on the go.

The myriad of payment advances across the ecosystem is increasingly complex, constantly evolving, and becoming harder to manage efficiently. To keep pace, merchants need to integrate, analyze, and report on multiple best-in-class connections from the entire payments ecosystem. This makes orchestrating payments across all commerce channels more important than ever before.

Sell more. Lose less. Maximize margins.

The ACI® Payments Orchestration Platform™ gives you a single agnostic source to bring together best-in-class tools and vendors from the entire payments ecosystem and payment-adjacent services who wouldn't normally work together.

This holistic platform combines these best-in-class solutions with a powerful payments gateway, sophisticated real-time fraud prevention capabilities, and advanced business intelligence tools, giving you access to an extensive global payments network with the confidence that your customers and transactions are protected against fraud.

BENEFITS AT A GLANCE

- Increase conversion rates with simple digital payment options and intelligent authentication

- Single payments layer, so you can directly connect to all global payment methods, banks, and payment partners, easily

- Remove development costs, as well as drive efficiencies in payment flows and settlement

- Launch new payment innovations, faster

- Give online shoppers easy, one-click checkout

- Retain acquirer independence for flexibility and cost control

- Improve shopper confidence with support for multiple languages and all major currencies

- Increase acceptance and reduce chargebacks with enhanced fraud protection

- Partner with payment and fraud experts so you can focus on your core business

Instead of adding the complexity of an additional orchestration layer to your payments strategy, all features and functionality are within this fully functional, omnichannel payments platform.

With rich functionality and support from a world-class team of payment and fraud experts, ACI Payments Orchestration Platform is simply designed to improve your payments strategy and business success.

Convert and delight your customers

The gateway element of the ACI Payments Orchestration Platform combines a powerful transaction-processing API with instant access to hundreds of local and cross-border acquirers, card, mobile, and digital payment methods. This gives you the power to boost conversion rates by supporting your customers' preferred ways to pay.

Our solution gives you control of the checkout process, including the ability to design the look and feel of the checkout screens to create a consistent brand experience. To help you adapt to changing customer preferences, we offer a comprehensive set of features and front-end widgets that enable you to build new applications and services simply and in line with your needs. These include the ACI Mobile Commerce Software Development Kit (mSDK), which allows you to quickly and easily integrate payment methods into your mobile checkout, creating choice and consistency for customers.

Safely grow your business

ACI Payments Orchestration Platform enables safe international business expansion, with the ability to deploy tailored payment and fraud strategies for each channel and market. With support for a wide array of payment methods, devices, currencies, and geographies, you can easily reach new markets and connect to the most relevant acquirers and payment methods.

ACI's extensive network is augmented by global merchant data and country-specific payments and fraud expertise to support merchant success and growth almost anywhere in the world.

Protect your customers and your brand

ACI Payments Orchestration Platform includes real-time fraud orchestration capabilities that support conversion, while blocking fraud. Our multilayered solution combines innovative machine learning models, predictive and behavioral analytics, customer profiling techniques, unlimited rules, and shared fraud data to maximize acceptance, while reducing fraud and chargebacks. The solution is highly flexible and can be tailored to the risk profiles of each channel, payment method, customer profile, and market.

ACI advanced fraud prevention technology and orchestration integrates directly into the payments flow, allowing merchants to streamline over-complicated systems, grant ease of connection, and give access to more features and functionalities, without compromising on performance. The platform has the ability to detect, orchestrate, and utilize more than 10,000 data signals from multiple sources that translate into faster and more accurate decisioning to optimize revenue.

Transactions can be screened before or after the transaction is sent to the acquiring bank for authorization, or you can choose to do both. Our solution also supports the new 3D Secure 2 standard for customer authentication.

For in-store card-present transactions, P2PE (point-to-point encryption) or validated P2PE is utilized from the card capture device in transit to ACI's safe harbor. This ensures sensitive card data cannot be intercepted by fraudsters.

ACI Payments Orchestration Platform is PCI-compliant. Customer payment details are safeguarded through tokenization for faster checkout and subscription payments, and omni-tokens provide for a seamless experience across card-present and card-not-present channels.

Combine simplicity, flexibility, and control

ACI Payments Orchestration Platform is cloud based and available through a single integration via an open RESTful API. This provides simple, easy, and cost-effective access to a comprehensive set of sophisticated payment tools that support your business success.

However dispersed your operations are, ACI's unified reporting capabilities give you full visibility and control over your payment processing performance. Our business intelligence portal allows you to analyze transaction trends, assess impact, and adapt business strategies as the market evolves. Because our solution is well connected, flexible, and acquirer independent, you are free to decide which acquirers, processors, and payment methods to work with. Our dynamic transaction routing and retry capabilities help maximize conversion and acceptance rates by routing each transaction to the best matched acquirer.

The payments setup can be configured to suit your individual needs, without additional infrastructure costs or multiple integrations. This gives you the freedom to innovate and offer greater choice and improved service to your customers, while keeping costs under control.

ACI Payments Orchestration Platform empowers you to innovate and launch new services with a breadth of powerful features much faster, so you can meet rapidly changing customer demands and stay ahead of the competition. It's the last integration you will need for global payments connectivity.

ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers, and merchants can drive growth, while continuously modernizing their payment infrastructures, simply and securely. With nearly 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

LEARN MORE
www.aciworldwide.com
@ACI_Worldwide
contact@aciworldwide.com

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