

ACI Worldwide Showcases Omni-Channel Capabilities at NRF 2016

UP Retailer Payments Solution with fraud prevention and eCommerce gateway capabilities provides complete end-to-end omni-channel payments experience

NAPLES, Fla.--(BUSINESS WIRE)-- <u>ACI Worldwide</u> (NASDAQ: ACIW), a leading global provider of <u>electronic payment and banking solutions</u>, today announced its participation at NRF's Annual Convention & Expo, January 17-20, 2016 in New York City.

ACI will showcase its Universal Payments (UP) Retailer Payments offerings (booth #3153), which, in addition to its <u>ACI ReD Shield</u> merchant fraud prevention technology, now include the <u>PAY.ON</u> eCommerce payment gateway service. This enhanced <u>omni-channel payment solution</u> is available with both on-premise and SaaS delivery options for any payment type in any retailer modality (in-store, mobile and online).

As merchants continue to prioritize cross-border opportunities, it is critical to implement a ubiquitous payments system that serves the variety of payment types and both virtual and in-store channels that consumers demand today. The PAY.ON global payments gateway specializes in high-volume, multi-currency global, local and cross-border payments, with connections to over 350 global payment providers and alternative payment providers.

"Maximizing a seamless customer experience remains top of mind for retailers, as updated in-store and digital payment strategies drive up revenue and profit through secure customer engagement via any channel at any time," said Lynn Holland, Vice President, Merchant Products, ACI. "The UP Retailer Payments solution arms retailers, acquirers, processors and PSPs with the most comprehensive, secure omni-channel payments platform—allowing merchants to focus on their core strengths and provide innovative solutions for their customers."

At NRF, ACI will present demos that address the capabilities from its UP Retailer Payment offerings, including payment processing, payment security and fraud prevention for both physical card present and digital card-not-present transactions.

ACI UP Retailer Payments provide a holistic security and fraud solution designed to address PCI compliance requirements. It offers retailers a platform that supports consumer payments from all channels—whether the retailer is processing high-volume credit and debit card-based payments from thousands of retail locations, deploying a pre-paid solution via a mobile wallet, or processing multi-national payments. UP Retailer Payments are a key component of ACI's UP portfolio of solutions, which orchestrate all aspects of payments processing for any payment type, any channel, any currency and any network.

About ACI Worldwide

ACI Worldwide, the <u>Universal Payments</u> company, powers electronic payments and banking for more than 5,600 financial institutions, retailers, billers and processors around the world. ACI software processes \$14 trillion each day in payments and securities transactions for more than 300 of the leading <u>global retailers</u>, and 18 of the top 20 banks worldwide. Through our comprehensive suite of software products and hosted services, we deliver a broad range of solutions for payment processing; card and merchant management; <u>online banking</u>; mobile, branch and voice banking; <u>fraud detection</u>; trade finance; and <u>electronic bill presentment</u> and payment. To learn more about ACI, please visit <u>www.aciworldwide.com</u>. You can also find us on Twitter @ACI Worldwide.

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Source: ACI Worldwide

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