

## ACI Worldwide Showcases EMV Readiness at NRF 2015

*ACI, with ReD, brings secure payment solutions to retailer omni-channel*

NAPLES, Fla.--(BUSINESS WIRE)-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [electronic payment and banking solutions](#), today announced its participation at NRF's Annual Convention & Expo, January 11-13, 2015 in New York City.

ACI will showcase its [Universal Payments](#) (UP) Retailer Payments solutions (booth 3433), which now encompass eCommerce and [card-not-present fraud](#) capabilities as part of the acquisition of Retail Decisions (ReD). As history has shown with the implementation of [EMV](#) in other countries, fraudulent transactions will migrate from the card present channel to the card-not-present channel. As the EMV liability shift—from banks to retailers—looms large for the US in 2015, retailers are under increased pressure to ensure their payments infrastructures are able to support this international payment standard.

Retailers are faced with supporting transactions anytime, anywhere—all while trying to deliver a consistent brand experience across all channels as part of their omni-channel strategy. A critical component of the retailer omni-channel strategy is to offer payment acceptance that is secure, reliable and flexible—meeting the shopping demands of today's consumers, regardless of where and when they want to shop. At NRF, ACI will present demos that address:

- **Mobile:** showcasing payment acceptance through various channels including online, mobile point of sale (mPOS) and mobile wallet, as well as InStore
- **Security:** emphasizing payments security components, such as point to point encryption, tokenization and network segmentation that can be offered in a hosted or on-premise environment, in addition to EMV
- **Fraud:** highlighting prevention and detection of card not present fraud for the online retailer

ACI UP Retailer Payments provides a holistic security and fraud solution designed to address PCI compliance requirements. It offers retailers a payments 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, Inc., the [Universal Payments](#) company, powers electronic payments and banking for more than 5,000 financial institutions, retailers, billers and processors around the world. ACI software processes \$13 trillion each day in payments and securities transactions for more than 250 of the leading [global retailers](#), and 21 of the world's 25 largest banks. Through our comprehensive suite of software products and hosted services, we deliver a broad range of solutions for payment processing; card and [merchant management](#); [online banking](#); mobile, branch and voice banking; [fraud detection](#); trade finance; and [electronic bill presentment](#) and payment. To learn more about ACI, please visit [www.aciworldwide.com](http://www.aciworldwide.com). You can also find us on Twitter @ACI\_Worldwide.

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