



ACI Retail Commerce Server™ for Gift and Proprietary Card Management

- Prepaid market continues to grow and is estimated to surpass \$427 billion in the U.S.
- Allows retailers to offer a lower-cost, alternative payment solution to their customers
- When combined with loyalty, drives unprecedented profitability

Retailers issuing stored value and proprietary charge cards are competing with financial institutions for consumer wallet share. Total prepaid market size for 2011 was forecasted to be US\$427.5 billion, according to Mercator. Total dollars loaded on all prepaid products has topped US\$240 billion with the largest

gains in open-loop cards. Gift cards and proprietary charge cards offer key benefits: Consumers have expanded payment choices, and retailers can exercise control over their transaction fees and quickly address changing conditions with more targeted marketing and promotional opportunities.

→ ACI Retail Commerce Server™ delivers a simplified approach to managing a proprietary or private label charge card program.

The ACI Retail Commerce Server™ solution

ACI Retail Commerce Server™ for Gift and Proprietary Card Management allows retailers to centralize customer information to support the issuance and acceptance of prepaid stored value cards and private label credit cards. Whether it's a stored value card program targeted to charity organizations or a private label card allowing a consumer to purchase products as efficiently as with a branded credit card, Retail Commerce Server provides all the tools necessary to manage these programs in house.

Manage a stored value program effectively

Retail Commerce Server provides tools to manage new card stock orders and inventory control. Merchants may issue single cards or cards in bulk. Discounts may be applied to bulk orders. The solution allows retailers to issue cards with predefined or customer-defined values. Customer-defined cards can have a fixed amount or may be replenished multiple times.

Furthermore, a retailer may choose to issue stored value return cards rather than cash for refunds, thereby ensuring that customers spend their refunds in that retailer's store.

Enhance customer service and loyalty

Retail Commerce Server delivers a simplified approach to managing a proprietary or private label charge card program. The solution authorizes and processes private label transactions online in the same way credit card transactions are processed, allowing retailers to verify card status and open-to-buy status at the point of sale (POS).

By managing proprietary charge cards in house, retailers have 24x7 access to detailed customer information. With this information, businesses can improve marketing and promotional customer service programs, which ultimately drive customer satisfaction and retention.



Retail Commerce Server manages account holder information, as well as the amount of credit available and the current account balance. Secure, permission-based access to customer management screens provides retail associates with the tools to resolve customer issues while the customer is still in the store.

The ACI advantage

Retail Commerce Server components form a comprehensive electronic payment and authorization solution that facilitates a broad range of business applications, including automated clearing house (ACH); check management programs; refunds authorization; credit, debit and electronic benefits transfer (EBT) processing; phone card activation; value card fulfillment, issuance and redemption; and loyalty card and program management.

And as of the Retail Commerce Server 4.7 release, Gift and Proprietary Card Management is fully integrated to the Retail Commerce Server In-store applications. Therefore, retailers can now control the entire payment transaction flow from the point of payment at the store to the point

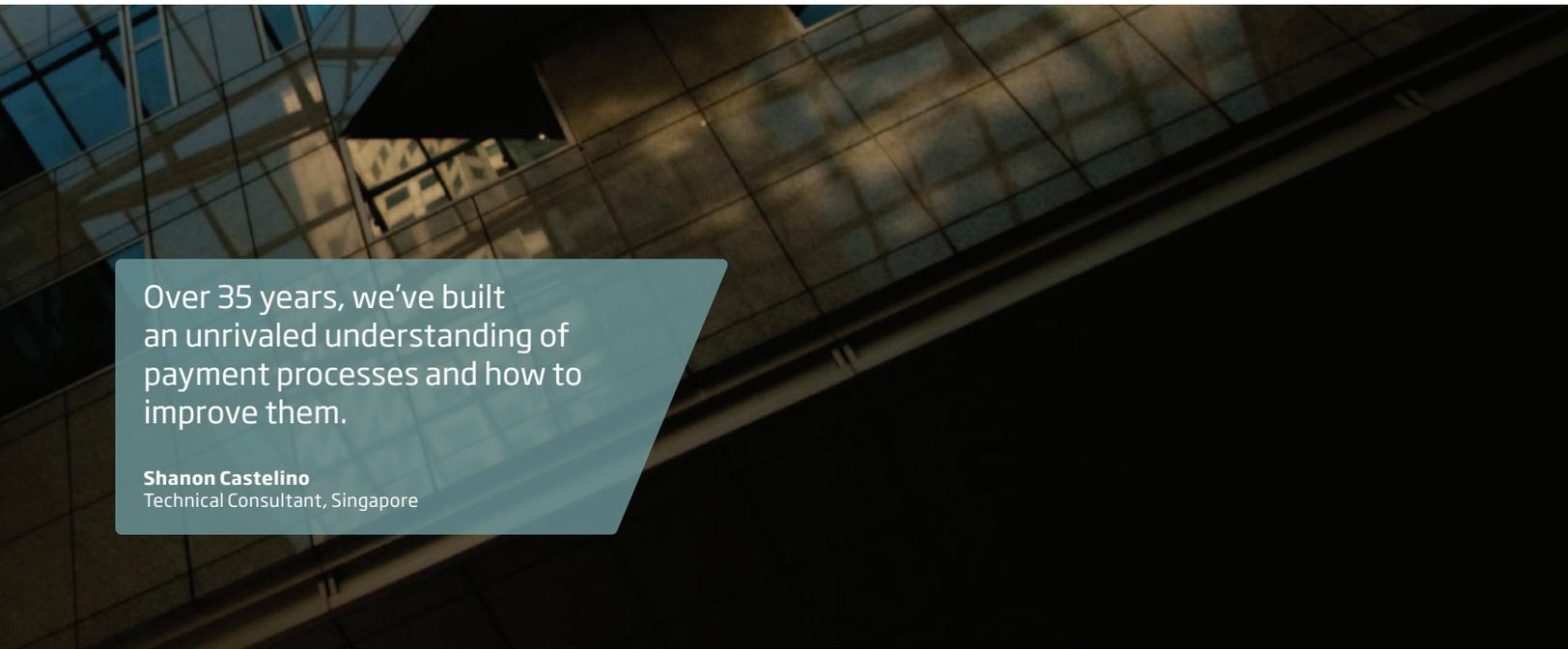
that the gift card or proprietary card is validated and authorized.

Retail Commerce Server applications share a common, integrated database providing a single platform on which to view store and customer activity, regardless of the payment type.

Proven, reliable, dependable

Built upon years of retail industry experience and customer input, Retail Commerce Server is an enterprise payment platform which has evolved into the most proven, reliable solution in the marketplace. The application uses Java™ technology to enable platform independence; a browser-based, intuitive graphical user interface (GUI) and 24x7 availability.

With tens of thousands of electronic payments authorized every day, retailers must be able to trust their payment platforms. Retail Commerce Server allows retailers to process every transaction with confidence.



Over 35 years, we've built an unrivaled understanding of payment processes and how to improve them.

Shanon Castelino
Technical Consultant, Singapore



Features at a glance

- Offers simple configuration to allow retailers to accept a wide array of payment instruments
- Increases consumer payment options while limiting impact to the POS system
- Ensures that transaction amounts do not exceed the limits established for the card or account
- Maintains account and card information and verifies that card numbers are valid and in good standing
- Supports multiple card numbers associated with a single account
- Controls access to card balance and status information with comprehensive administrative user security
- Supports the sale of single or multiple retailer stored value cards
- Allows for full or partial redemption of value at physical store locations and from the internet
- Supports subsequent replenishment of a card and transfer of value to a new card if the current card is lost or damaged
- Includes comprehensive controls over card stock information, transferring cards or blocks of cards from one store to another, and fulfilling card orders
- Supports personal identification number (PIN) validation for purchases
- Generates transaction reports, allowing retailers to ensure that totals reported at the store agree with totals processed by the system
- Supports the flexible design of stored value prepaid cards prior to creating the order



ACI Worldwide

Offices in principal cities throughout the world
www.aciworldwide.com

Americas +1 402 390 7600

Asia Pacific +65 6334 4843

Europe, Middle East, Africa +44 (0) 1923 816393

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About ACI Worldwide

ACI Worldwide powers electronic payments for financial institutions, retailers and processors around the world with the broadest, most integrated suite of electronic payment software in the market. More than 90 billion times each year, ACI's solutions process consumer payments. On an average day, ACI software manages more than US\$12 trillion in wholesale payments. And for more than 160 payments organizations worldwide, ACI software ensures people and businesses don't fall victim to financial crime. We are trusted globally based on our unrivaled understanding of payments and related processes. We have a definitive vision of how electronic payment systems will look in the future and we have the knowledge, scale and resources to deliver it. Since 1975, ACI has provided software solutions to the world's innovators. We welcome the opportunity to do the same for you