

CHOICE AND CONTROL

- Collect and store consumers' mobile numbers and email addresses
- Configurable notifications for both you and your consumers
- Opt consumers in for text notifications

INTEGRATED AND INFORMATIVE

- Notification links back to the payments website
- Consistent information across all channels
- Bill information includes the due date and account number

EASE AND FLEXIBILITY

- Text or email reminders for bill due date
- Mandatory auto debit text or email reminder
- Future dated one-time payment email reminder (client controlled)
- Payment confirmation by email or mail

Give Consumers Control with Notification Services

One of the main reasons why consumers hesitate to turn off paper billing is their fear of missing a payment. Part of the ACI Speedpay® solution, ACI's notification services alleviate this fear with actionable electronic reminders. Consumers get to choose which notifications to receive, when to receive them and how to receive them. With notification services, you give consumers the power to manage their payments and notifications without needing paper.

The Market Challenge

Today's consumer is always connected with text messaging and email. In fact, 100 million people will receive financial alerts via text or email this year.¹ Consumers expect easy financial management at their fingertips.



Empowers Both You and Your Consumers

Let consumers choose:

- What: the information they want
- When: the exact time they want
- How: the way they want

ACI offers two classes of notifications — one that gets consumers more involved in the electronic billing process and one that keeps you informed of progress

ACI offers three types of notifications for you:

1. Real-time, on-demand payments and recurring payments schedule notifications via web service
 - Lets you take immediate action on a payment, rather than waiting for the nightly eLockbox file
 - Receive real-time notifications when a recurring payment schedule is created, modified or cancelled
2. Batch notification file of user profile changes, including:
 - User enrollment, de-enrollment
 - Email changes
 - Paper suppression settings
 - Recurring payment modifications
3. Batch payment instructions in the lockbox file





Save Money for You and Your Consumers

- Eliminate the consumer fear that they'll miss a payment without a paper bill
- Send notifications if your consumer has not paid their bill or scheduled a future payment
- Remind consumers that an auto debit payment is coming in 10 or more days, to comply with NACHA rules
- Reduce overdrafts and duplicate payments

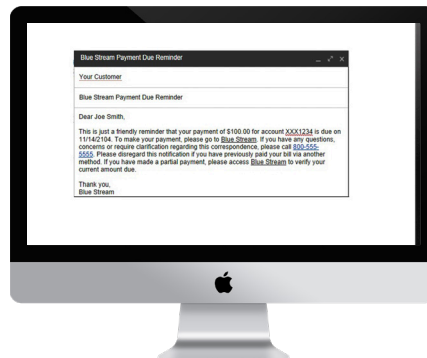
All-Channel Delivery Creates Stronger Consumer Relationships

- You choose the options to give consumers
- Consumers opt in to the choices you offer
- Send notifications using email, text, the mail or a combination
- ACI partners with an outbound interactive voice response (IVR) provider to combine their phone call notifications with ACI's payment processing

Text Message Alert



Email Notification



ACI Worldwide is a global software company that provides mission-critical real-time payment solutions to corporations. Customers use our proven, scalable and secure solutions to process and manage digital payments, enable omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

LEARN MORE

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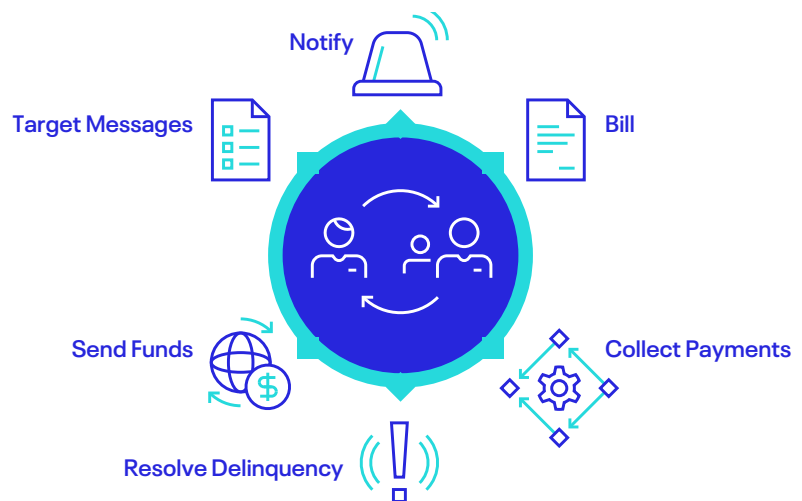
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More Information and Easier Payments

- Be proactive and send consumers critical summary bill information in the notification
- Include a link to the payments website for fast and easy payments
- Let smartphone users pay using an optimized mobile browser

Notification services are some of many different services within the ACI Speedpay solution — a comprehensive, integrated platform proven to raise consumer satisfaction 25%.

The ACI Speedpay Solution Transforms the Entire Payments Experience



ACI does more than power electronic payments — we empower your business success.

See where organizations are investing to improve their payment systems — visit aciworldwide.com/billpayinsights.

¹ Javelin Strategy and Research