



# Accelerate Collections With ACI® Virtual Collection Agent™

## Offer Personalized Self-Service Payment Arrangements

ACI® Virtual Collection Agent™, part of ACI Worldwide’s comprehensive ACI Speedpay® solution, emulates the interactions of your best collection agent in a convenient, 24-hour online environment. It has proven its success by collecting almost \$2 billion in consumer debt annually for some of the world’s biggest brands.\* In fact, a top-three global bank improved collections performance by five times when they introduced ACI’s virtual collection service.

### The Market Challenge

Recent economic challenges have increased payment burdens on consumers and their service providers. Consumer finance companies have been hit especially hard, with steep increases in the amount of past-due balances and the sheer number of customers seeking payment deferrals that both strain call centers and limit cash flow. ACI Virtual Collection Agent reduces call center volumes, while giving consumers a simple, self-service option for catching up on their payments.



Drive self-service payment arrangements and reduce gross chargeoffs by 10%.\*\*

#### EFFECTIVE

- Emulates the interactions of your best collection agent
- Offers flexible payment options and promises to pay
- Lets you build and adapt collection strategies based on rule sets and consumer information

#### PERSONAL AND FLEXIBLE

- Personalizes offers using the consumer’s account information and other information gathered during web sessions
- Offers multilingual support so customers understand every aspect of the collection process

#### RESULTS-FOCUSED

- Reaches customers who might otherwise avoid traditional collection efforts
- Collects past-due amounts, while ensuring consumers remain current on today’s payments
- Adapts and tests strategies to collect more with rich reporting features

## A Simple Way for Customers To Resolve Past-Due Accounts

Provide a non-threatening environment for consumers who might otherwise avoid traditional collection efforts. Users find greater convenience and more comfort in resolving their delinquency on their own time and without interpersonal conflict.

- Help customers initiate debt repayment at their own pace in a non-confrontational online environment
- Offer personalized payment plans based upon the consumer's account information for earlier debt payment
- Make compelling offers around the clock, without additional call center costs

## Customize and Personalize Offers for Better Results

An intuitive strategy manager allows you to match the right offers with the right consumers. Making real-time offers during the consumer's website session increases the likelihood of acceptance, immediate payments and satisfactory completion of the arrangement.

- Target different sets of consumers, different types of debt and different strategies so you can make the right offers
- Continually improve, test and quickly apply new collection concepts
- Directly translate your expertise into more collections without first having to translate it into a software project

## Proven Results by the Numbers

Just as most consumers **prefer to pay their bills digitally, they also prefer a virtual collection agent four times more than speaking with a live agent.**\* A top-five credit card issuer performed a five-month test between its legacy process and the new process with ACI Virtual Collection Agent as a fully branded part of the card issuer's website and communications. Some of the results:



Improved loss avoidance by  
**\$3.1M** annually on  
**\$50M** in delinquent  
accounts



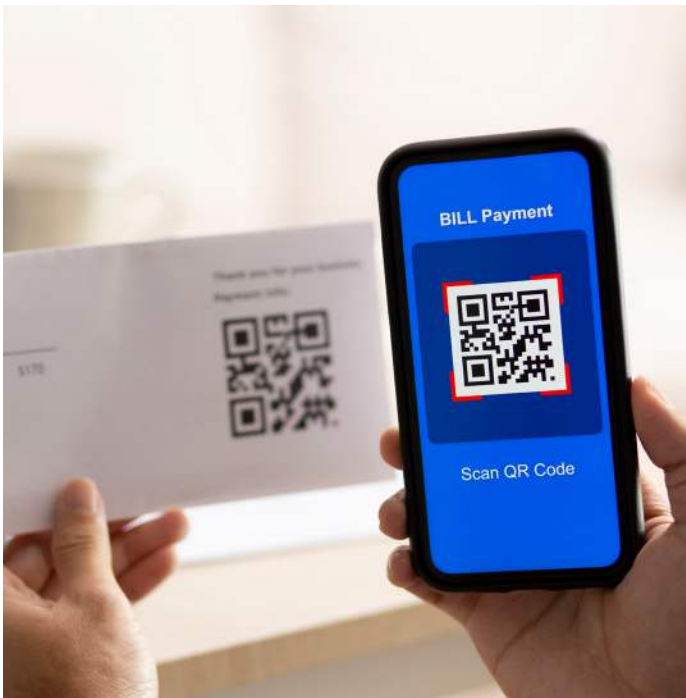
**+22%** of log-ins  
were outside the call  
center window



**+18%** of log-ins  
occurred over the  
weekend



Reduced related call  
center expense  
by **9%**



ACI Worldwide is a global leader in mission-critical, real-time payments software. Our proven, secure and scalable software solutions enable leading corporations, fintechs and financial disruptors to process and manage digital payments, power omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with a local presence to drive the real-time digital transformation of payments and commerce.

#### LEARN MORE

[www.aciworldwide.com](http://www.aciworldwide.com)  
[@ACI\\_Worldwide](https://twitter.com/ACI_Worldwide)  
[contact@aciworldwide.com](mailto:contact@aciworldwide.com)

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

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## Save Money

ACI Virtual Collection Agent is easy to own and offers unequaled control of the collections process. It guides consumers through scheduling and making payments, eliminating the need for any interaction with live agents.

- Control the content and rules within your collection site using the strategy manager
- Manage your site quickly and without costly engagements with professional services

## Simplify Security and Compliance

As part of the ACI Speedpay solution, ACI Virtual Collection Agent can be fully incorporated without adding an additional compliance burden. The solution was developed on collections best practices, financial industry requirements, IT industry guidelines and internet security standards.

The ACI Speedpay solution is continually adding new, innovative and popular payment options to help you drive revenue and satisfy your consumers. For more information on our billing, payment and disbursement solutions, please visit [aciworldwide.com/industries/utility](http://aciworldwide.com/industries/utility).

\* ACI customer data