

FEATURES AT A GLANCE

FLEXIBLE

- Check and electronic payments
- Payments clearing in real time
- Controlled disbursement
- Positive-pay/payee
- Corporate or ACI check draft models

EFFICIENT

- Return mail handling
- Reconciliation
- Exception processing
- Stop payments
- Refund payments
- Re-issue payments
- Reconciliation file delivery

INFORMATIVE

- Web-based reporting
- Image viewing

ACCURATE, FAST AND EFFICIENT DISBURSEMENT SERVICES

Take the headaches and inefficiencies out of sending money to consumers. Part of ACI's comprehensive UP[®] Bill Payment[™] solutions, ACI Disbursement Services[™] ensures accurate and consistent payments processing by consolidating multiple functions and eliminating potential points of failure. Some of the nation's largest corporations use ACI's electronic disbursement service for situations like credit card balance transfers, overpayment, the return of prepaid funds, refund of fees, insurance claims, loyalty rewards and more. Plus, with ACI's economies of scale, you save money on disbursements.

Get a complete package to manage and maintain outgoing payments based on your business rules. ACI's Disbursement Services lets you use preferred or existing file specifications.

- You send the instruction file to ACI
- ACI checks the file for errors and duplicate disbursement
- ACI sends out the money
- You pull the response and adjustment files back through the same secure process

MARKET CHALLENGE

Typically, using your employees to send payments to consumers costs more than one dollar per payment. These days, outsourcing provides significant cost savings. Organizations can no longer justify sticking with the status quo when there is an easier, more cost-effective solution.



SPEED AND ACCURACY MEANS IMPROVED CUSTOMER SERVICE

- ACI's solution releases payments quicker
- Consumers enjoy consistent service if they call since ACI provides real-time reporting
- Using a web-based tool, consumers service representatives can see check copies, whether the check has cleared and the clearing date
- Representatives can take action, such as stop, stop and refund, and stop and reissue

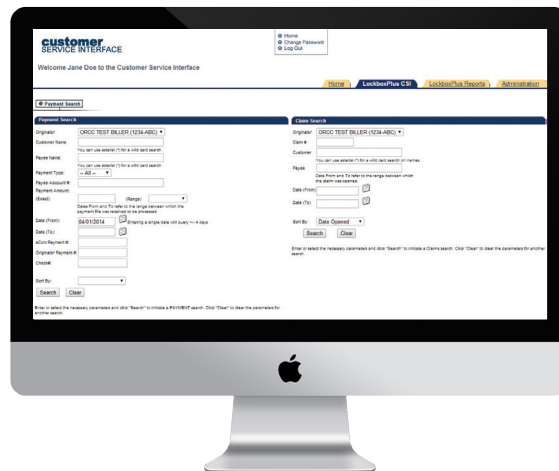
YOU ARE IN CONTROL WITH ELECTRONIC DISBURSEMENT SERVICES

- You decide how the funds will be sent to the consumer — by check or ACH — allowing you to manage how funds disburse
- Draw checks from an account that you own and manage or on an account that ACI owns and manages
- Using our Corporate Draft Model, checks are printed by ACI on an account owned by you — meaning you maintain ownership of the funds and manage the clearing of consumers' checks
- Using the ACI Draft Model, ACI prints the checks on an account owned by ACI
- We manage the clearing of consumers' checks and can provide copies of cleared checks to you through a web-based interface

ELIMINATE POTENTIAL ERRORS WITH ACI'S CUSTOMER SERVICE INTERFACE

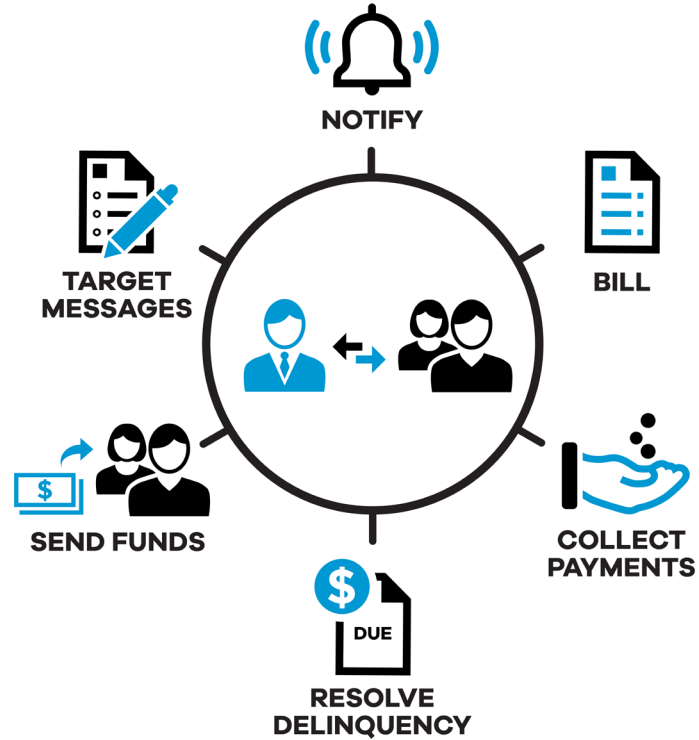
- Get comprehensive payments insight and management
- Efficiently administer and manage the entire payments lifecycle, ensuring accurate credit and refund management
- Access information including full details of disbursements that have been processed or disbursed
- Web-based reporting protects against fraudulent activity and automates reconciliation activities
- Receive reconciliation information using one file to update an internal system with the status of their disbursements

CUSTOMER SERVICE INTERFACE



Disbursement Service is one of many different services in UP Bill Payment solutions — a comprehensive, integrated platform proven to raise customer satisfaction 25%.

UP BILL PAYMENT SOLUTIONS TRANSFORM THE ENTIRE
PAYMENTS EXPERIENCE



ACI Worldwide, the Universal Payments (UP) company, powers electronic payments for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our electronic bill presentment and payment services. Through our comprehensive suite of software and SaaS-based solutions, we deliver real-time, any-to-any payment capabilities and enable the industry's most complete omni-channel payments experience.

LEARN MORE

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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

