

FEATURES AT A GLANCE

ENHANCE THE CONSUMER EXPERIENCE



- Send money to consumer or small business bank accounts in near real time (30 minutes or less)¹
- Initiate transaction by simply asking consumers to provide their debit card number
- Reach nearly 100% of U.S. Visa, Mastercard, NYCE, Pulse, STAR debit cards

SECURE PAYMENTS



- Secure funding solution immediately pushes funds to debit cards with built-in authentication and risk management to stop fraud in its tracks
- Enabled by ACI's industry-leading security — as rated by an independent audit of payment processing companies²

IMPROVE REPORTING



- Track consumers and the money you send them quickly and easily
- Simplify reporting and reconciliation without waiting for consumers to deposit checks

IMPROVE YOUR CONSUMERS' EXPERIENCE WITH REAL-TIME DISBURSEMENTS

Commerce today is moving to “instant,” “on-demand” and “fast.” Expectations for immediate access to money is changing the way consumers and businesses send and receive payments.

To compete effectively, you need to provide a frictionless, digital payments experience that meets fast-changing consumer preferences and omni-channel payment challenges.

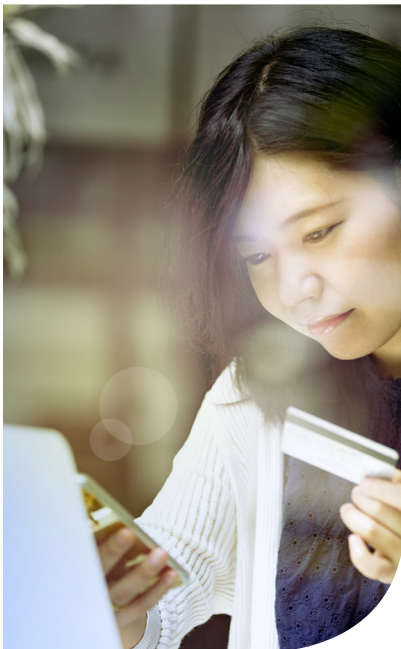
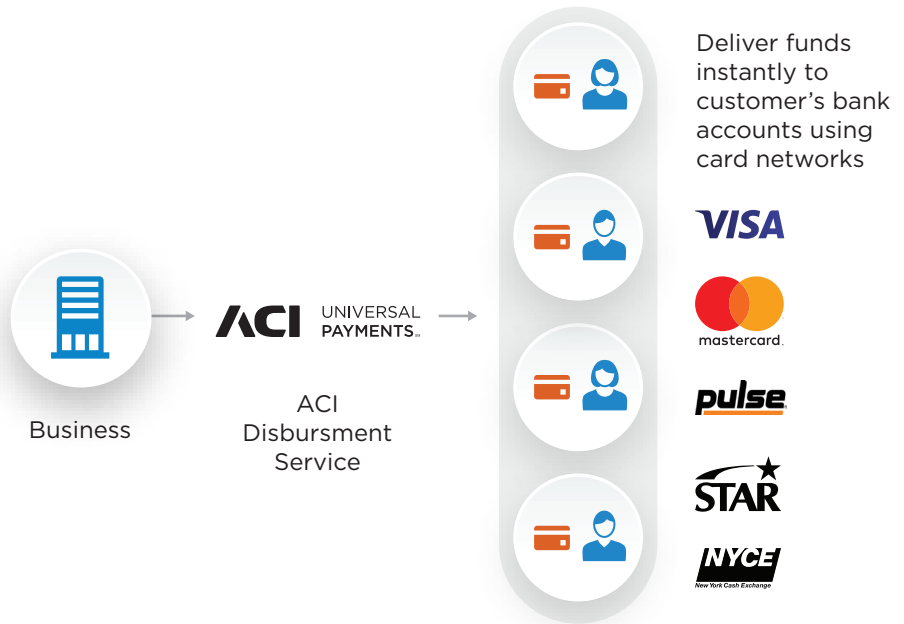
ACI[®] Disbursements Services[™], part of ACI's comprehensive UP[®] Bill Payment[™] solutions, allows you to send money to your consumers' bank accounts in real-time using their debit card.³ Debit card disbursements use Visa Direct and Mastercard Send, real-time payments platforms backed by two of the world's largest electronic payment networks.



THE MARKET CHALLENGE

75% of consumers say speed is important when receiving a disbursement payment, yet most disbursement payments take two or more days to arrive.⁴ This can lead to a poor consumer experience, but thankfully, things are changing... fast. The number of faster disbursements is expected to grow more than 100% from 2019 to 2021.⁵

 THE NUMBER OF FASTER DISBURSEMENTS IS EXPECTED TO GROW MORE THAN 100% FROM 2019 TO 2021.⁵



HOW REAL-TIME DISBURSEMENTS WORK

You can use real-time disbursements for:

- Claims
- Reimbursements
- Refunds⁶
- Rebates
- Payouts
- Loan distributions
- Government benefits
- Many other payments

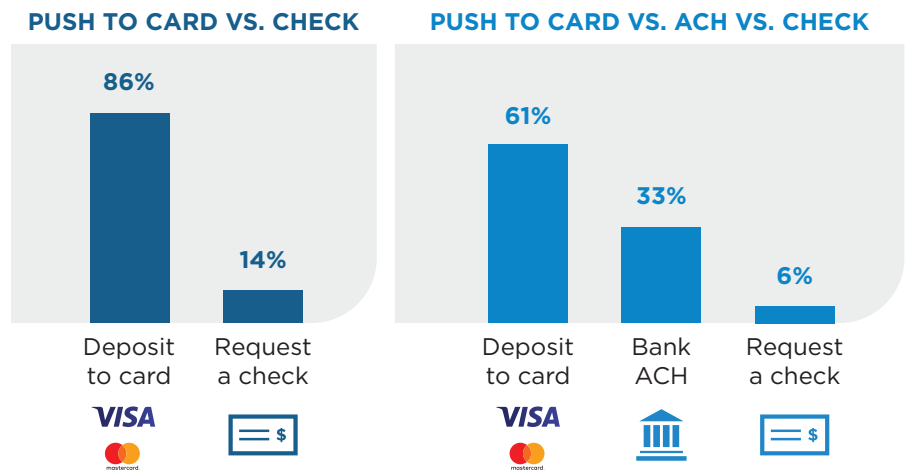
THE ACI® ADVANTAGE

Make happy consumers

- Offer a convenient way to disburse funds to your consumers on the debit cards they already carry
- Provide an easier and faster option than ACH or check disbursements. Most consumers surveyed consider a debit card number to be more convenient than ACH.
- 82% of consumers surveyed would be more likely to work with a business that offers fast disbursements through pushing money to a debit card⁷
- Send money faster when consumers are displaced due to a natural disaster or students move apartments

82% OF CONSUMERS SURVEYED WOULD BE MORE LIKELY TO WORK WITH A BUSINESS THAT OFFERS FAST DISBURSEMENTS THROUGH PUSHING MONEY TO A DEBIT CARD.⁷

CONSUMER DISBURSEMENT PREFERENCES



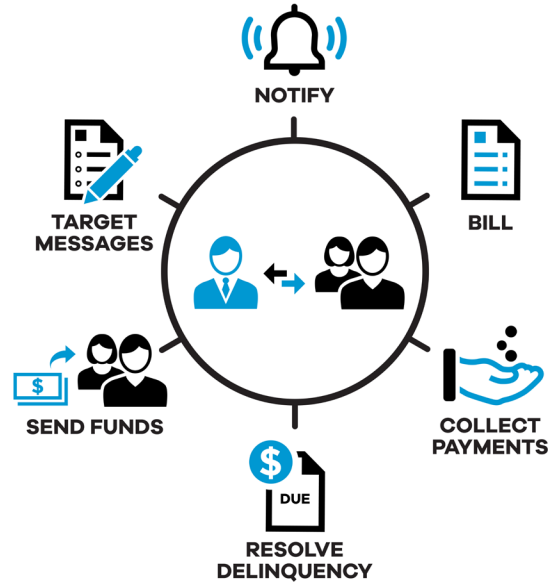
Source: Visa Digital Disbursements: Consumer Preferences Survey, 2017

Save money

- Sending real-time electronic payments comes at a lower cost than printing and mailing checks
- Real-time payments are integrated with ACH and check disbursement options from ACI
- Send money to multiple recipients electronically and avoid the hassle of multi-party checks⁸




Disbursements Services is one of many different services in UP Bill Payment solutions — a comprehensive, integrated platform proven to raise customer satisfaction 25%.⁹

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 solutions delivered on customers' premises or through ACI's private cloud, we provide real-time, immediate payments 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 why organizations are adding real-time payments by visiting our real-time payments resource center go.aciworldwide.com/Real-Time-Payments-Resource-Center.html.

- ¹ Actual fund availability varies by financial institution. U.S. issuers must make funds available to cardholders within a maximum of 30 minutes of approving the transaction.
- ² Verizon Business Security Assessment
- ³ Debit card disbursements is on ACI UP Bill Payment Solution product roadmap for 2019
- ⁴ PYMNTS.com Disbursements Satisfaction Index
- ⁵ Mercator Advisory Group
- ⁶ Student refunds or refunds for overpayment can use debit cards, but many other types of refunds like returned merchandise will use the same payment method used for the initial payment.
- ⁷ Digital Disbursements Consumer Preferences Survey was commissioned by Visa and conducted by SevenDesign via Ask Your Target Market, among 2,000 active U.S. debit card users (2017)
- ⁸ Multi-party disbursements is in ACI's product roadmap for 2019
- ⁹ Third party survey of ACI UP Bill Payment Solution clients