

## FEATURES AT A GLANCE

### SAVE COSTS

- No transaction fees for card and ACH payments
- Shift fees to those consumers wanting to use this service
- End merchant processor relationships

### EASY AND FLEXIBLE

- Next-day funding
- Future-dated payments
- Configurable payment cut-off dates
- Flexible payments scheduling

### CONSUMER FOCUSED

- Consumers can pay bills at the last minute
- Enable all payment channels — mobile, API, web, IVR and live agent
- Previous funding source can be pre-populated
- View payments history
- Anytime, anywhere payments

# ACCEPT ELECTRONIC PAYMENTS AT NO COST WITH ACI SERVICE FEE PAYMENTS<sup>TM</sup>

Organizations are increasingly moving away from paying transaction fees. Part of ACI's UP<sup>®</sup> Bill Payment<sup>TM</sup> solutions, ACI Service Fee Payments<sup>TM</sup> lets you offer electronic payments — and accept both card and ACH payments — without incurring transaction costs.



It's simple. Since consumers don't mind paying a service fee for convenience, why continue inflating your costs? ACI charges a service fee for payment, which covers all direct transaction costs. We manage the merchant processor relationships and consolidate all funds and data into a single file and deposit. Funds are delivered on the next business day after the payment is accepted.

## MARKET CHALLENGE

Organizations will spend billions of dollars to accept credit and debit card bill payments this year. Yet, thousands of other organizations will accept card payments at no cost by hiring a third party to charge consumers a service fee for paying. Twenty-seven million households willingly pay a fee for convenient bill paying services to help them avoid much larger fees when payment is late. For example, Americans pay an average of a \$14 service fee for a mortgage payment to avoid a \$39 late fee.<sup>1</sup>

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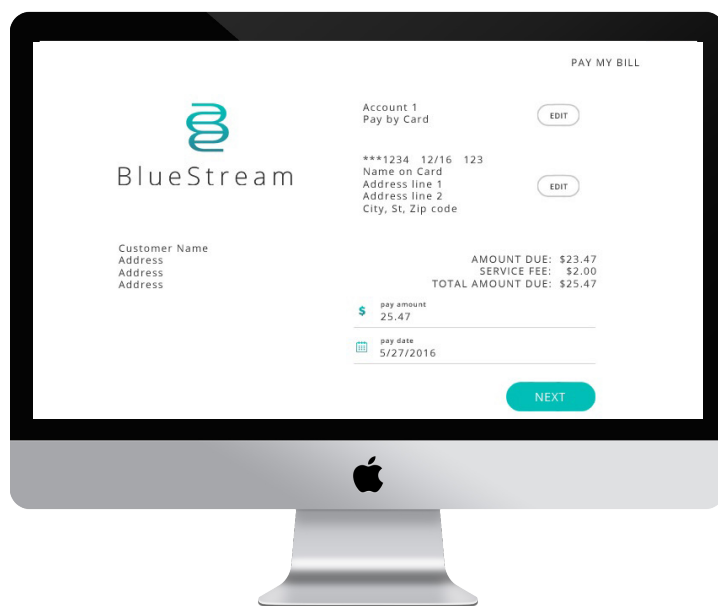
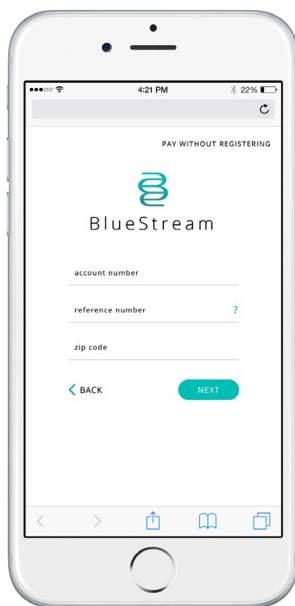
## MINIMIZE RISKS AND END PROCESSOR RELATIONSHIPS

- Let ACI manage the card processor relationship, including invoices, chargebacks, reporting and all other aspects of the biller/processor relationship
- Maintain compliance with payment industry rules and regulations
- Enjoy peace of mind knowing ACI is fully PCI-compliant with state-of-the-art security

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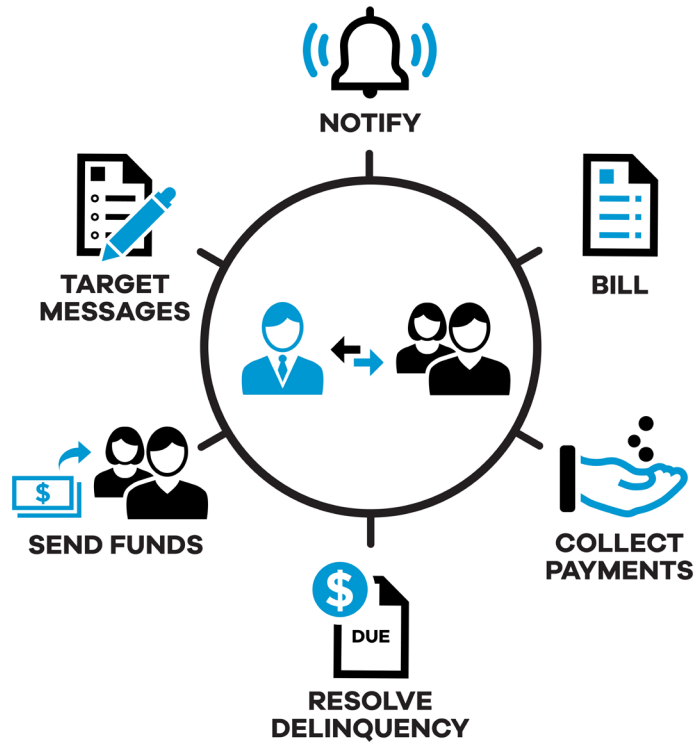
## BOOST CONSUMER SATISFACTION AND BUILD YOUR BRAND

- Give consumers the ultimate in choice and convenience
- Co-brand the user interface to provide consumers with familiarity
- Offer anytime, anywhere, anyway payments



Service Fee Payments is one of many different services within UP Bill Payment solutions — a comprehensive, integrated platform proven to raise consumer 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.

Watch a video of how one company saved millions with Service Fee Payments — visit [aciworldwide.com/LCEC](http://aciworldwide.com/LCEC).



<sup>1</sup> Javelin Strategy and Research