

CONVENIENT MOBILE BILL PAY

- Bill presentment and payment system designed specifically for mobile
- Accepts ACH, debit and credit card payments
- Make one-time payments
 without enrolling
- Option to enroll from a mobile device and set up recurring payments
- One tap turns off paper
- Easy to add on to other payment systems, regardless of the vendor

COMPREHENSIVE

- · Fully detailed bills
- Summary bills
- Mobile access to replica of the paper bill
- Past bill history

CONSISTENT

- Process is the same for the desktop, laptop or mobile device
- Same user name and password, no matter which payments method
- Funding accounts from other channels connect to mobile

Make Billing More Accessible with ACI's mobile browser bill pay

No more pinching and zooming. Now, viewing and paying bills is optimized for mobile devices. Why is that such a big deal? These days, if you can't access it with your phone, it's likely to be forgotten. Part of the ACI Speedpay® solution, ACI's mobile browser bill pay delivers:

- A full mobile payments experience from notification to eBilling to payment
- Full billing history and account information

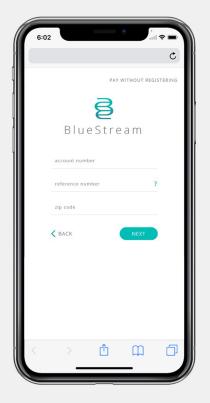




Old and Difficult



New and Easy



The Market Challenge

Over 40% of online bill payments come from mobile devices. To prevent frustrating customers and missing payments, organizations increasingly design their billing and payment experiences for mobile devices.

Safe, Secure and Compliant

- · Mobile bill pay processing systems are PCI-compliant
- All of the same controls as desktop computing sessions
- Encrypted data transmission
- No financial or personal information stored on phone
- Passwords are not saved
- Inactivity timeouts
- · Sensitive account information masked

Easy Integration with Other Systems

- Quick and easy add-on to existing payment systems (whether run by ACI or another vendor)
- · Integrates with ACI's other payment options of web, IVR, CSR and API payments
- Consumers have a consistent payments history, and the customer gets one
 admin tool, posting file and bank deposit



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 realtime digital transformation of payments and commerce.

LEARN MORE

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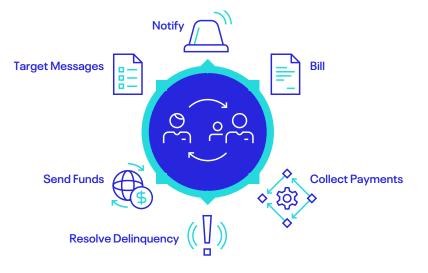
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ACI's mobile browser bill pay is one of many different channels within the ACI Speedpay solution — a comprehensive integrated platform proven to raise customer satisfaction 25%.

The ACI Speedpay Solution Transforms the Entire Payments Experience



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

See how Automobile Acceptance Corp. accepts 44% of online payments through ACI's mobile browser bill pay — visit aciworldwide.com/AAC.

To learn more about ACI's mobile browser bill pay and how to offer the convenient payment options consumers are looking for, contact ACI today at EBPP@ ACIWorldwide.com.