

FEATURES AT A GLANCE

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

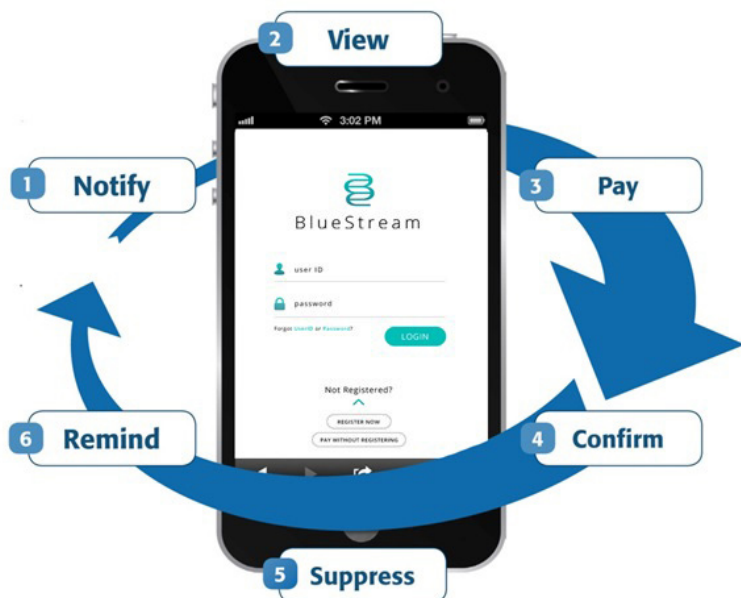
CONSISTENT

- 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

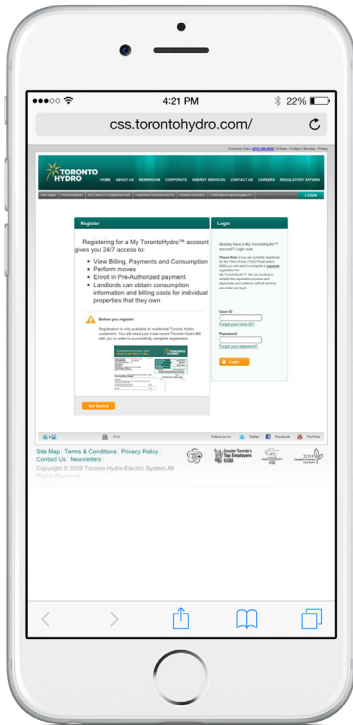
MAKE BILLING MORE ACCESSIBLE WITH ACI MOBILE BROWSER BILL PAY™

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 ACI's UP® Bill Payment™ solutions, ACI 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



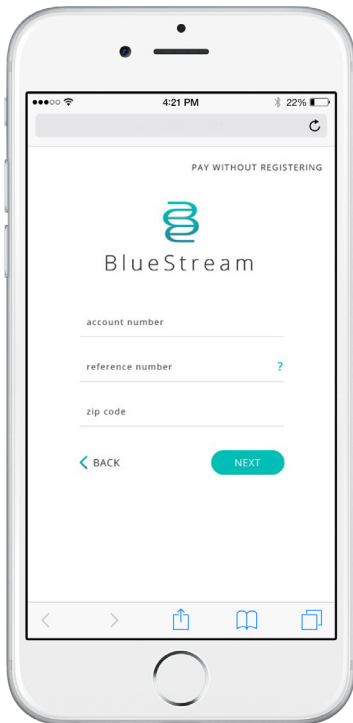
THE MARKET CHALLENGE

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

NEW AND EASY

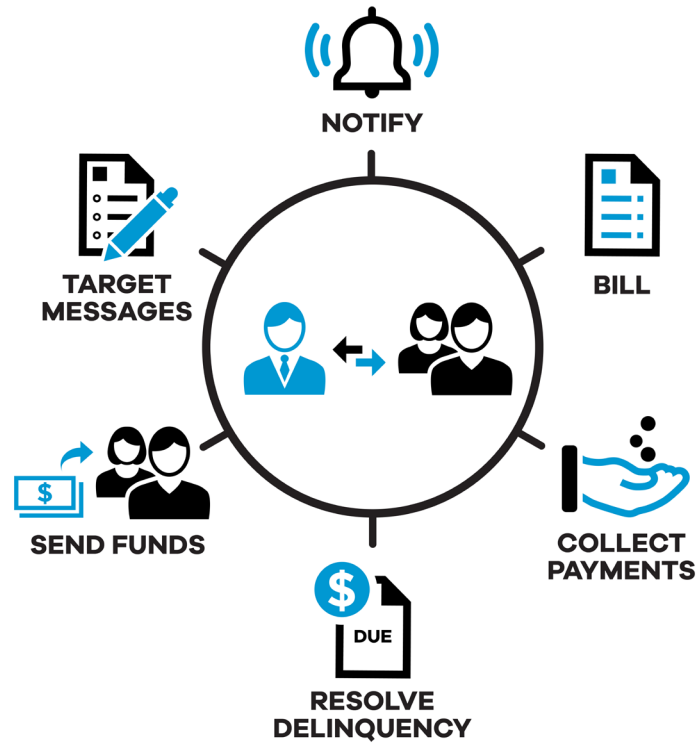


EASY INTEGRATION WITH OTHER SYSTEMS

- 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

Mobile Browser Bill Pay is one of many different channels within 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 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

www.aciworldwide.com

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

See how Automobile Acceptance Corp. accepts 44% of online payments through Mobile Browser Bill Pay — visit aciworldwide.com/AAC.

To learn more about Mobile Browser Bill Pay and how to offer the convenient payment options consumers are looking for, contact ACI today at 866-606-3000 or EBPP@ACIWorldwide.com.

