

## FEATURES AT A GLANCE

### CONVENIENT

- Quick, one-time payments solution
- Mobile, web, IVR, CSR and API payments
- Pre-populated funding from previous payments
- Single sign-on authentication

### COMPREHENSIVE

- View payments history
- Option to restrict payment dates
- Modify or cancel payments
- Future-dated payments
- English and Spanish over the phone or online

### FLEXIBLE

- Interfaces with real-time and batch options
- Configurable payment cut-off dates
- Flexible payments scheduling around holidays and weekends

### SECURE

- ACI uses tokenization to protect sensitive payments information

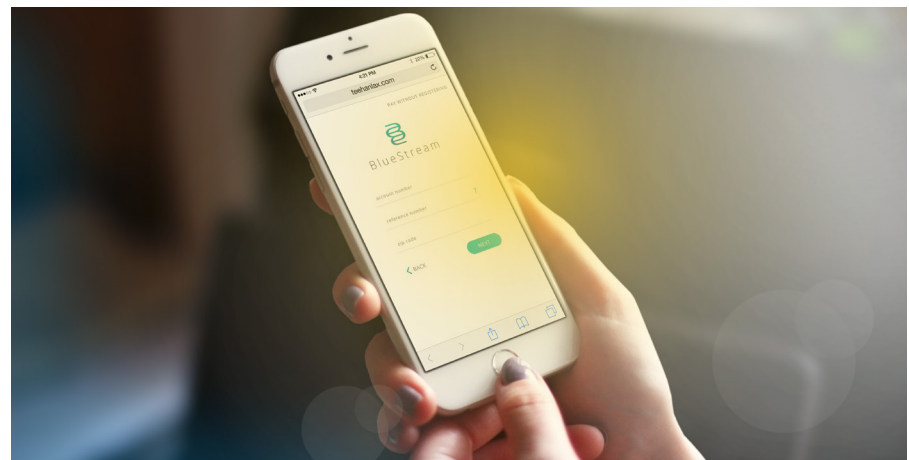
# THE EASIEST WAY FOR CONSUMERS TO PAY BILLS

ACI One-Time Payments™ makes paying fast and simple for people who don't want to sign up for recurring payments. Part of the comprehensive UP® Bill Payments™ solution, this electronic payments system provides clean, easy-to-use user interfaces for making one-time payments through the web, mobile device, IVR, live agent or API.

No registration or enrollment is required — with One-Time Payments the consumer:

- Self-authenticates
- Enters funding information
- Chooses a payment amount and date
- Makes the payment using a credit card, debit card or ACH

Call center support uses a web-based interface to help callers with everything from account history research to taking payments.



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## THE MARKET CHALLENGE

Seventy percent of consumers want to pay quickly and easily using an electronic payments system, according to Aite Group's "How Americans Pay Bills" survey. They do not want the hassle of a username and password. These consumers do want abundant options, expecting to pay anytime, anywhere.

### OFFER MORE AND REDUCE COSTS

- Offers a secure, low-cost, one-time payments solution while trusting electronic payments compliance to an expert partner
- Quick and easy way to pay electronically
- Makes it easy for you to transition consumers from higher-cost paper payments
- Select the funding types, according to your cost requirements

### ELECTRONIC PAYMENTS SYSTEM WITH MANY CONFIGURATIONS

- ACI provides the complete user interface, integrates with single sign-on or connecting with APIs
- Offers a wide range of configurations to meet your business needs
- Choose payment cut-off times, funding methods and file formats

### A NEW WAY TO BUILD A BRAND

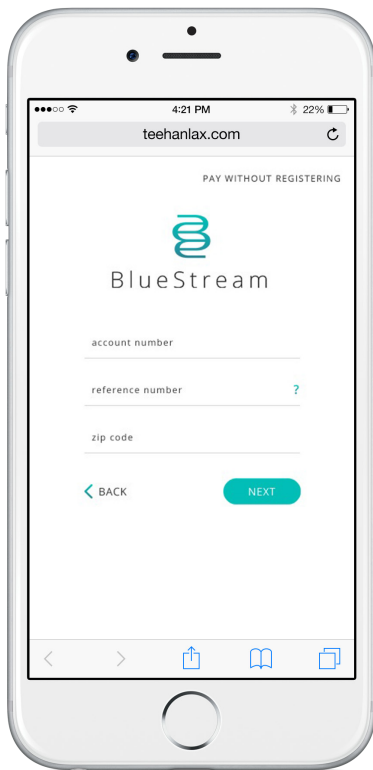
- Highly configurable front-end that lets you determine labels, logo and messages
- Tailors label and on-screen text to fit the business sector and customer base
- Customizes on-screen instructions to meet selected payment rules

### PAYMENTS DATA THE WAY CUSTOMERS WANT IT

- Powerful formatting tool provides payments data customized to the format of your existing systems
- Multiple options for batching payments within the file
- Choose cut-off and delivery time

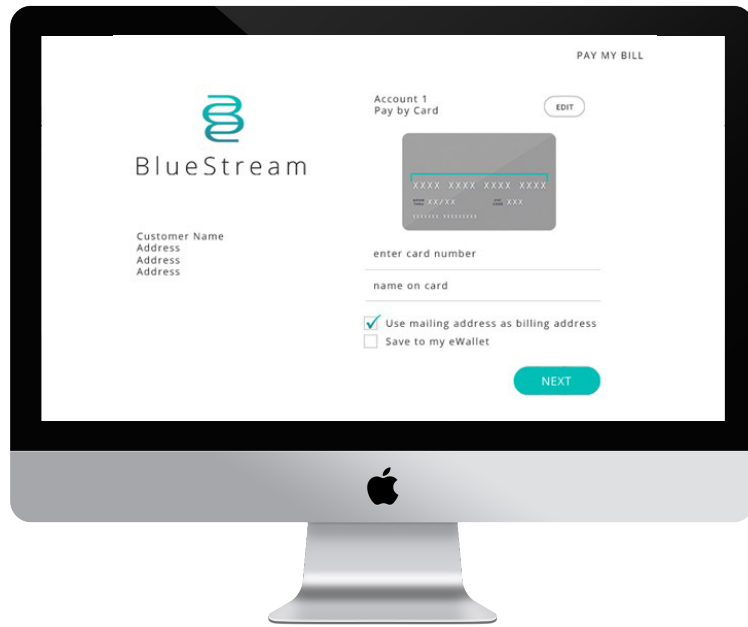
### EASY, COMPREHENSIVE AND ENHANCED INSIGHT

- Includes ACI Client Console™ — a powerful customer support tool that provides web-based payments research and entry
- Electronic payments system that provides consumer profile management, payments management, and dynamic consumer and customer representative activity reports



## MOBILE BROWSER BILL PAY USER INTERFACE

# WEB USER INTERFACE

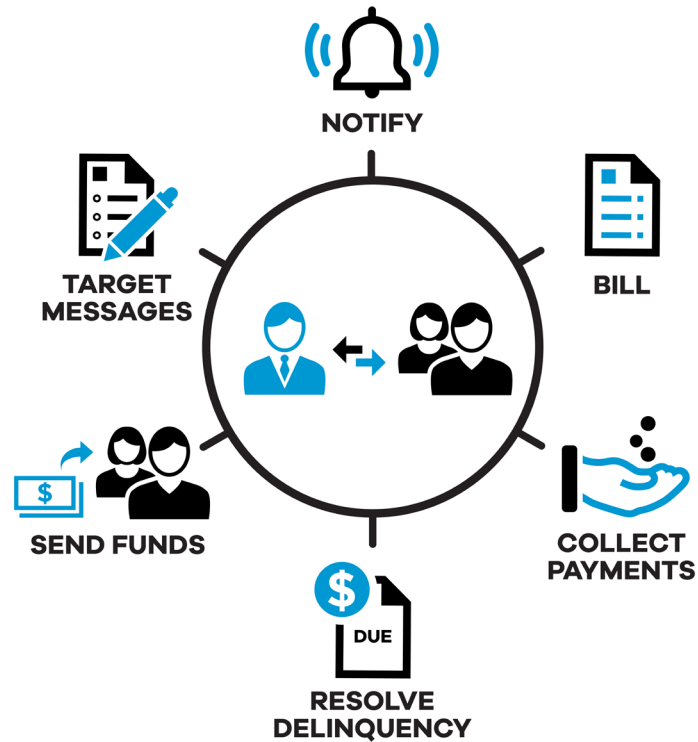


# CLIENT CONSOLE ADMINISTRATION INTERFACE



One-Time Payments is one of many different services in the UP Bill Payments solution — a comprehensive, integrated platform proven to raise customer satisfaction 25%.

UP BILL PAYMENT SOLUTION TRANSFORMS THE ENTIRE  
PAYMENT 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 how an auto lender won over their customers with one-time payments — visit [www.ACIWorldwide.com/AutoStudy](http://www.ACIWorldwide.com/AutoStudy)

