



HOW LOAN SERVICING LEADERS BOLSTER CUSTOMER SATISFACTION

Improving your billing and payments experience is the number one driver of customer satisfaction.¹

IMPROVE THE ENTIRE PAYMENTS EXPERIENCE

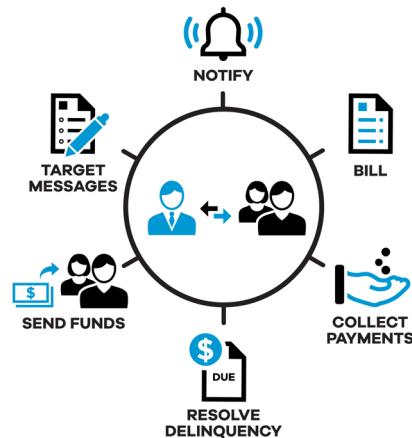
Satisfy customers by going beyond basic notifications, billing and payments to offer targeted messages and resolve delinquencies with virtual collection agents.

75% OF LENDERS ARE ADDING NEW LOAN PAYMENT OPTIONS

Your biggest customer satisfaction opportunity is your most frequent customer interaction — when customers view and pay your bill.

Not only do customers now prefer 3 to 1 to pay with a debit card vs. ACH, they are 65% more likely to pay their loan with a debit card than with a check.² In response, 75% of loan servicing leaders are adding new payment options.

UP BILL PAYMENT SOLUTIONS TRANSFORM THE ENTIRE PAYMENTS EXPERIENCE




^{1,2,3} Source: Aite Group's survey How Americans Pay Bills, Navigant Consulting, BlueFlame Consulting, J.D. Power & Associates, Mercator Advisory Group

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.

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UP® BILL PAYMENTS™ SOLUTIONS BENEFITS

RAISE SATISFACTION 25% WITH CONVENIENCE	REDUCE COSTS	SAVE 18% ON SECURITY AND COMPLIANCE COSTS
<p>Meet customer demand for loan servicing convenience</p> <ul style="list-style-type: none"> Anytime/anywhere text, email, IVR and mail alerts Mobile, online, IVR, call center, API and in-person payments ACH, debit card, credit card, cash and check payments Sell additional products and services using embedded videos and targeted offers in eStatements 	<p>Achieve the lowest costs in the industry</p> <ul style="list-style-type: none"> Shrink the cost of debit card interchange by 30% Reduce staff time spent on payments by 19% Cut document delivery costs by 50%³ 	<p>Comply with PCI, CFPB, GLBA AND NACHA</p> <ul style="list-style-type: none"> Use best practices gained from 3,600 bill payment clients Segmented architecture for isolation with network firewalls Mitigate data breach risks with secure, state-of-the-art data centers serving five of the top 10 U.S. banks

PAYMENTS EXPERT DEDICATED TO CONSUMER FINANCE

Increase satisfaction, savings and security with ACI. ACI's dedicated consumer finance team has comprehensive industry expertise. You save time with ACI's pre-integration with leading providers like Shaw Systems.

Today, ACI serves 5,000+ clients — safely and securely processing \$14 trillion every day. Looking ahead, ACI is leading the future of less expensive, faster and safer payments by eliminating the middlemen used to send payments today.

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

PROVEN SUCCESS STORIES FROM UP BILL PAYMENT SOLUTIONS

- Westlake Financial Services saves millions in processing expenses
- A top-three bank increased collections five times with ACI Virtual Collection Agent™
- A top-five mortgage servicer lowered costs by beating the industry average for paper statement suppression by 31%
- An auto lender raised customer satisfaction 50% by adding easy, new loan payment system options

"Exeter selected ACI Worldwide to drive our electronic payments processing efficiency and is excited to enhance our payments processing to meet all of our customers' needs," said Brett Bradley, assistant vice president, Treasury, Exeter Finance Corp.

See why Exeter Finance selected ACI to meet all of their customers' needs — visit aciworldwide.com/ebpp