

¹ "Overhauling the US health care payment system", McKinsey
² Third-party survey of ACI UP Bill Payment solutions clients

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.

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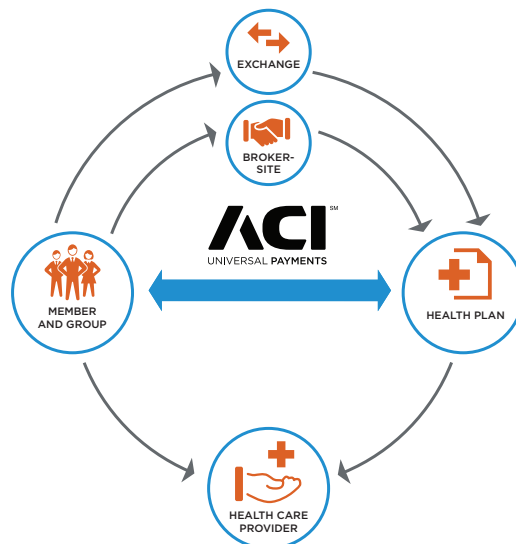
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HEALTH CARE PAYERS SEEKING EASIER PAYMENT SYSTEMS

For every dollar Americans spend on health care, 15 cents is due to billing and payment inefficiencies.¹



IMPROVE YOUR EFFICIENCY

Payers can improve cost savings while increasing enrollment and retention by moving towards a single system that consolidates and automates every bill and payment across their enterprise.

ACI's UP[®] Bill Payment[™] solutions provide a single source of information by giving payers one partner for premium and member liability, along with claim billing, payments and remittance advice. Easy integration with ACI's comprehensive solution drastically improves everyone's experience — payers, members, groups and providers.

Our dedicated health insurance team supports a solution that increases member satisfaction by 26% and reduces staff time spent on payments by 19%.²

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

Read how Horizon Healthcare Services increased efficiency and grew enrollment 400% using ACI solutions — aciworldwide.com/healthcare