

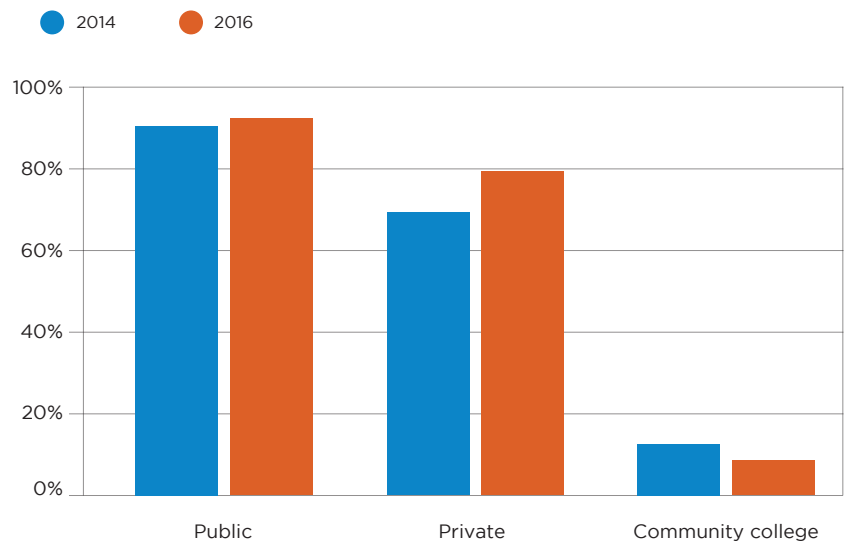


ELIMINATE 100% OF CARD FEES

To save costs on eCommerce, schools need a tuition payments system that eliminates credit and debit card processing fees.

According to Creditcards.com, 93% of public and 78% of private higher education institutions avoid paying card fees completely. How? They partner with experts that eliminate 100% of card fees by adding a small convenience fee that parents and students are happy to pay.

**HIGHER EDUCATION INSTITUTIONS CHARGING A
SERVICE FEE FOR TUITION**



UP® BILL PAYMENT™ SOLUTIONS AT A GLANCE

BOOST SATISFACTION 24%

- Satisfy families with mobile, online, phone and kiosk tuition payments
- Offer credit card, debit card, ACH, cash and check tuition payment system options
- Deliver flexible, configurable payment plans

SAVE 22% ON SECURITY

- Takes care of PCI compliance concerns
- FERPA, Reg-Z compliant
- State-of-the-art data centers that serve five of the top 10 U.S. banks

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 cloud-based solutions, we deliver real-time, any-to-any payment capabilities and enable the industry's most complete omni-channel payments experience.

LEARN MORE

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Neumann University cut staff time in half and increased customer satisfaction by 75% after they started using ACI's UP Bill Payment solutions.

CONSULTATIVE PARTNERS DEDICATED TO SERVING HIGHER EDUCATION

Increase savings, satisfaction and security with ACI Worldwide. ACI offers a service fee option to eliminate 100% of card processing fees. Plus ACI's dedicated higher education team has comprehensive industry expertise from serving more than 300 higher education clients.

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.

Learn how to eliminate 100% of card fees and boost student satisfaction by 25% — and see how Ursinus College did it. Go to www.ACIWorldwide.com/HigherEd for the rest of the story.

Third party survey results, available on request.