



ACI GREW AUTO  
LOAN PAYMENTS  
27% IN THE PAST  
12 MONTHS.<sup>3</sup>

## HOW LENDERS ARE COLLECTING MORE

Gen Y and Gen Z are now the majority of auto finance customers, forcing lenders to explore new ways to drive collections.<sup>1</sup> Working with ACI<sup>®</sup> and Shaw Systems, Gateway Financial was able to create an easy experience that allowed them to raise collections by 50%.<sup>2</sup>

### COLLECT MORE...

Meet the demands of Gen Y and Gen Z customers with easy payment experiences that drive greater collections.

- **ACI Virtual Collection Agent<sup>™</sup>** — Preferred by customers 4 to 1 versus a live collection agent, the Virtual Collection Agent allows customers to pay on their own time, with an experience that emulates your best collections agent<sup>4</sup>
- **Innovative payment methods** — Adopt new payment methods preferred by younger borrowers, including text-to-pay, mobile wallets and even live chat

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### ...FOR LESS

- **Fewer calls** — Automobile Acceptance Corp. shifted 10% of their call center payments to self-service within one year of deploying their self-service option<sup>5</sup>
- **Less call time** — With ACI, you can take payments within your call center while lessening your PCI compliance burden, reducing the need for extended calls or transferring to third-party providers
- **Peace of mind** — Gain peace of mind working with experts in finance compliance and security, each backed by a company responsible for processing \$14 trillion per day

And join the 75% of lenders adding new payment options.<sup>6</sup>

## UP® BILL PAYMENT™ SOLUTIONS BENEFITS<sup>8</sup>

RAISE SATISFACTION 25% WITH CONVENIENCE	REDUCE COSTS	SAVE 18% ON SECURITY AND COMPLIANCE COSTS
<p><b>Meet customer demand for loan servicing convenience</b></p> <ul style="list-style-type: none"> <li>• Text message, mobile wallet, mobile browser, online, IVR, call center API, mail and in-person options</li> <li>• ACH, debit card, credit card, cash and check payments</li> </ul>	<p><b>Increase efficiency</b></p> <ul style="list-style-type: none"> <li>• Reduce staff time spent on payments by 19%</li> <li>• Cut document delivery costs by 50%</li> <li>• Automate your collections 24x7x365</li> </ul>	<p><b>Comply with PCI, CFPB, GLBA and NACHA</b></p> <ul style="list-style-type: none"> <li>• Use best practices gained from 3,600 bill payment clients</li> <li>• Mitigate data breach risks with secure, state-of-the-art data centers serving five of the top 10 U.S. banks</li> </ul>

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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## PAYMENT EXPERTS

Today, ACI serves 5,100+ 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.

- Westlake Financial Services [selected ACI](#) to improve efficiency
- A top-three bank increased collections five times with Virtual Collection Agent<sup>9</sup>

See how Gateway Financial increased collections 50% in one year by visiting [www.aciworldwide.com/consumerfinance](http://www.aciworldwide.com/consumerfinance).

<sup>1</sup> Aite Group

<sup>2</sup> Gateway case study

<sup>3</sup> ACI transaction database

<sup>4</sup> FISite Research

<sup>5</sup> Automobile Acceptance Corp. case study

<sup>6</sup> Ovum

<sup>7</sup> Third-party survey of ACI clients

<sup>8</sup> Third-party survey of ACI clients

<sup>9</sup> ACI client experience

