

FEATURES AT A GLANCE

BETTER CUSTOMER EXPERIENCE



- Receive mobile alerts
- View bills from wallet already on phone
- Pay right from the phone

LOWER COST



- Reduce customer service calls up to 33%
- Improve paperless billing by up to 24%
- Lower early stage delinquency by up to 4%¹

EASY TO OFFER



- Quick integration
- No app to build or maintain
- Simple to personalize content, offers and alerts

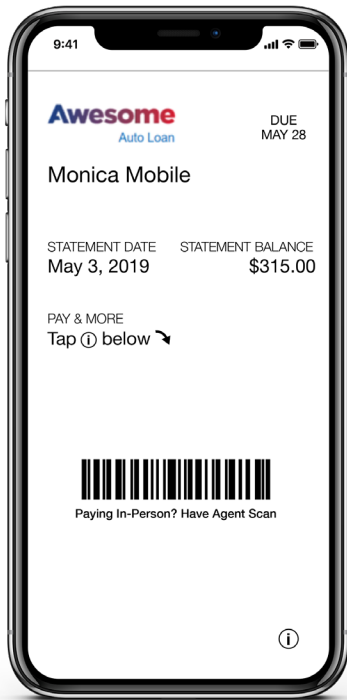
MOBILE WALLET BILLING AND PAYMENT

Just like smartphones changed the way we look at pictures, smartphones are also changing how we receive bills. Millions of Americans now receive their bills in Apple and Google mobile wallets. Mobile wallets are one of the many billing and payment channels offered in the UP[®] Bill Payment[™] solutions. See how mobile wallet billing and payment improves the consumer experience while reducing costs.

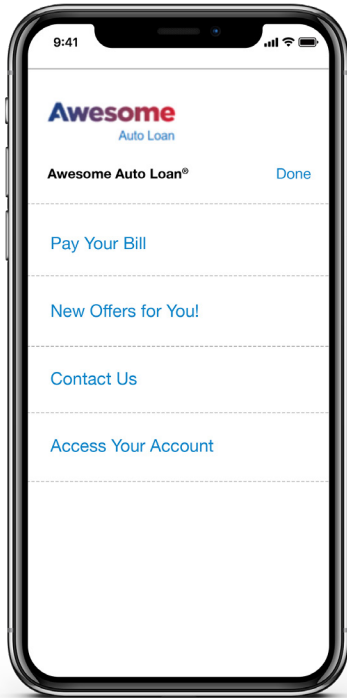


THE MARKET CHALLENGE

66% of bills and statements still go through the mail and 39% of consumers have to call with questions about their account.² To address this challenge, corporations are sending bills down the same path as transit tickets and boarding passes, going from paper to mobile wallets. This not only prevents costly paper bills and postage, but also gives consumers always-on access to information that keeps them from calling.



EASIER CONSUMER EXPERIENCE



PERSONALIZE MOBILE MARKETING OFFERS

THE ACI SOLUTION

EASIER CONSUMER EXPERIENCE

To view and pay bills, consumers simply look at their smartphone and:

1. See a notification their bill is due
2. Tap to open the bill in the Apple or Google wallet on their phone (the same place airplane boarding passes are stored)
3. See how much they owe and the due date
4. Tap to go to the mobile-optimized payments site
5. Tap once more to pay from their existing funding source

ENHANCE PAYMENT ALERTS

- Reminders to pay and payment confirmations pop up right on consumers' smartphones
- Late payment notifications
- Cancellation and disconnect warnings

PERSONALIZE MOBILE MARKETING OFFERS

- Link consumers to other valuable products, services and programs directly from the bill
- Built-in segmentation capability
- Direct connections to sales fulfillment

SEND URGENT SERVICE ALERTS

- Notify of pending weather or other issues in real time
- Segment notices by affected regions, even households
- Provide tips to protect consumers and their property

BOOST DIGITAL ENGAGEMENT

- Link to consumers' complete statements and product documents
- Save postage by delivering other account-related notices digitally
- Multiple bills stored in consumers' mobile wallets

SEND REAL-TIME BILLING, SERVICE OR MARKETING ALERTS

IMPROVE CUSTOMER SERVICE

- Direct link to contact customer service representatives
- Show consumers how to access usage charts
- Link to appropriate forms (e.g., updating contact information)
- Access to links to track and communicate reimbursements

SIMPLE CONSUMER ENROLLMENT

- Consumers can enroll online through text message, email or even a QR code on the paper statement
- No need to download an app or visit a website, as the mobile wallet is already built into consumers' phones

ENHANCE EXISTING MOBILE APPS

- Existing downloadable mobile apps can promote and allow consumers to install mobile wallet billing and payments
- Mobile wallet bills can promote downloading your existing mobile apps
- Transactions, statements and cross-sell pushed to your existing mobile app from mobile wallet bill
- Single sign-on from mobile wallet to your existing app

“APP LIGHT” (INSTEAD OF APP)

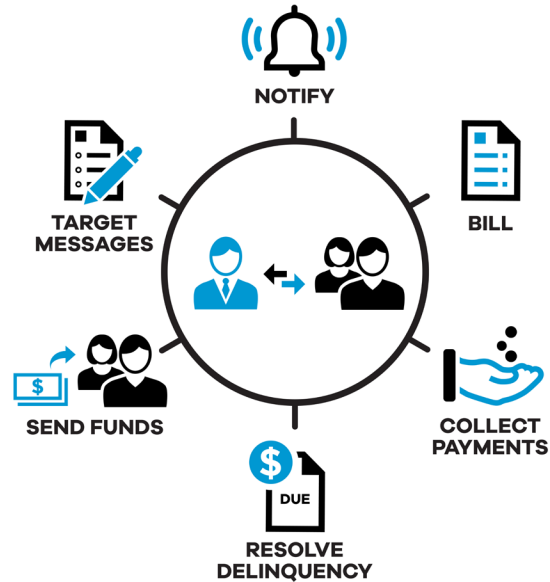
Mobile wallet bills offer an easier alternative to developing a downloadable mobile app.

- Summary bill presentment in one glance
- Two taps to pay
- Real-time data is always accurate
- No app to download, update or find
- No password to access app

UP® Bill Payment™ solutions can also send bills to any device (mobile, tablet, desktop, print) and accept payments via mobile browser, text message, web, phone, in-person and mail.³

Mobile wallet billing and payment is one of many different channels within ACI's UP Bill Payment solutions — a comprehensive platform proven to raise consumer satisfaction 25%.⁴

UP BILL PAYMENT SOLUTIONS TRANSFORM THE ENTIRE
PAYMENTS 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 survey results of the new payment options other executives are planning to deploy to improve satisfaction — visit aciworldwide.com/billpayinsights.



¹ Walletron client results
² InfoTrends and Aite Group
³ Mail payments through Three Point Alliance partner
⁴ Third-party survey of ACI customers