



## 85% OF INSURERS ARE UPGRADING THEIR INSURANCE PAYMENTS SYSTEMS — ARE YOU?

Insurers will win and retain more customers by innovating their most frequent customer interaction, the insurance billing and payments experience.

The new battleground for growth is digital. Customers demand easier ways to purchase and renew their property and casualty insurance policy. A great billing and payments experience improves retention by 5%, reduces calls by 10% and reduces document delivery costs by up to 50%.<sup>1</sup> Are you preparing for the new digital future?

### IMPROVE THE ENTIRE PAYMENTS EXPERIENCE

SATISFY  
CUSTOMERS BY  
GOING BEYOND  
EASY POLICY  
SIGN-UP AND  
RETENTION TO  
OFFER TARGETED  
MESSAGES TO SELL  
NEW PRODUCTS

#### IMPROVE 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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<b>RAISE SATISFACTION 25% AND GET NEW CUSTOMERS</b>	<b>SAVE 19% OF STAFF TIME SPENT ON PAYMENTS</b>	<b>SAVE 18% ON SECURITY AND COMPLIANCE</b>
<p><b>Sign up more customers with easy payment options</b></p> <ul style="list-style-type: none"> <li>• Sell additional policies with targeted offers in the bills</li> <li>• Offer more choice to customers for signing up for policies and customer service (mobile, web, IVR, call center, walk-in)</li> <li>• Expand ePayment options (debit, credit, ACH, check and cash)</li> </ul>	<p><b>Automate communications, billing and insurance payment services</b></p> <ul style="list-style-type: none"> <li>• Use interactive eBilling that's proven to triple the industry average growth in paper bill suppression</li> <li>• Add video and audio messages to eBills to reduce customer service calls by 10%<sup>2</sup></li> <li>• Lower claims costs by promoting safe driving habits or homeowner security in bill messaging</li> </ul>	<p><b>Use security and compliance best practices gained from 50+ insurance clients</b></p> <ul style="list-style-type: none"> <li>• Enable tokenization and encryption of data</li> <li>• Comply with PCI, GLBA and NACHA</li> <li>• Host the system at ACI's secure data centers serving five of the top 10 U.S. banks</li> </ul>

## PAYMENTS EXPERT DEDICATED TO SERVING PROPERTY AND CASUALTY INSURERS

Increase satisfaction, savings and security with ACI Worldwide. ACI's dedicated insurance team has comprehensive industry expertise from more than 40 years of payments processing.

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.

See a new video on how customers want to engage with you at [www.aciworldwide.com/billpay](http://www.aciworldwide.com/billpay).

<sup>12</sup> Accenture, ACI Worldwide and Ovum Global Payments Insight Report, PWC, BlueFlame Consulting and Ponemon Institute