

ONE PLATFORM, MANY WAYS TO VIEW AND PAY

CONVENIENT

- Online, mobile, phone, API, in person, mail
- ACH, debit, credit cards, cash and check
- Targeted consumer marketing and videos

COMPLIANT AND SECURE

- Outperforms peer group
- PCI and HIPAA
- SSAE 16, GLBA and FERPA

COST SAVING

- Reduces paper and customer service calls
- Replace manual processes with easy automation

ALL CHANNEL


- Integrated billing, payment and communications
- Consolidated transaction reporting

INCREASE CONSUMER SATISFACTION BY 25%

Give consumers the options they want and the cost control you need. ACI keeps you ahead of always-changing payment innovations. We partner with clients to process more than \$14 trillion a day. The best part? ACI's UP[®] Bill Payment[™] solutions will always keep bill presentment and payment compliant and secure.

THE EXPERIENCE YOU NEED


25%
Higher
consumer
satisfaction


19%
Less staff
time spent on
payments


18%
Savings on
security and
compliance

Source: TechValidate survey of 139 UP Bill Payment solutions clients

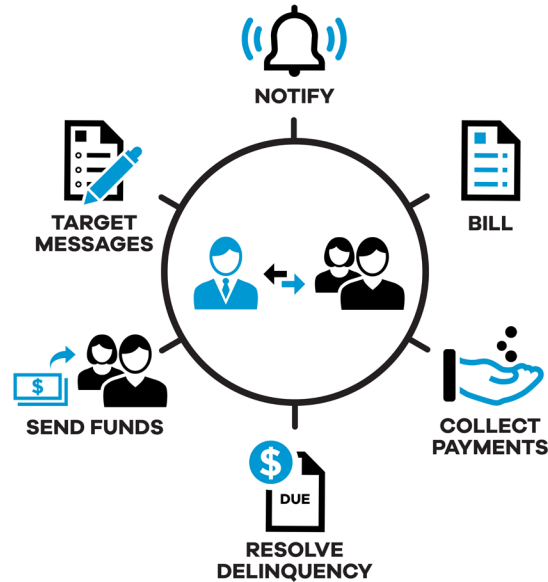
80% OF YOUR PEERS ARE ADDING MORE OPTIONS

These days, consumers have more than 20 different ways to pay their bills. Are you offering them everything you can? Consumers are increasingly demanding more convenient ways to pay, making 80% of organizations expand their current electronic bill presentment and payment options.

WHERE, WHEN AND HOW THEY WANT TO VIEW AND PAY




UP Bill Payment solutions gives you the comprehensive and easy-to-integrate technology you need to offer your consumers the convenience they expect (see illustration on the next page).

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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READY-MADE INTEGRATION

Save time and reduce risk. ACI's highly configurable solution is pre-built for integration with 100+ systems. Plus, ACI's strategic partnerships mean that you get a holistic, comprehensive service.

INDUSTRY-LEADING SECURITY

ACI's information security program practices 97.6% of information security controls defined by ISO 27002 and was rated a 4.4 (out of 5) maturity level, outperforming its peer group in security, according to Verizon's Business Security Assessment.

LEADING THE INDUSTRY TO FASTER, SAFER PAYMENTS

ACI is leading the future of less expensive, faster and safer payments by eliminating middlemen used to send payments today.

ACI does more than power electronic payments — we empower business success by raising consumer satisfaction 25%. We're saving millions of dollars for many of our clients. See why Gateway Financial Solutions, Horizon Healthcare Services and Ursinus College partner with ACI — go to www.aciworldwide.com/billpay.