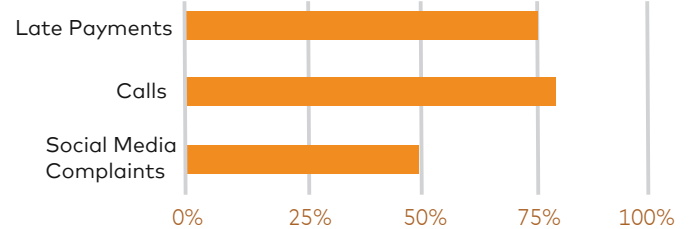


Mortgage Servicers Don't Offer Customers Their Favorite Way to Pay... Card!

There is a high cost for inconvenience. Profitability may be at risk due to outdated and manual payments that have higher rates of delinquency, calls and complaints.

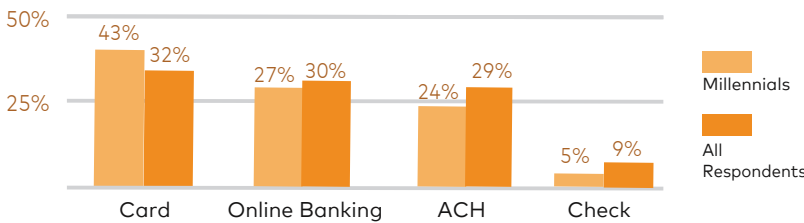
Customers who use a convenient way to pay are 76% more likely to pay on time, 83% less likely to call their servicer and 49% less likely to complain about their servicer on social media.

Reduced Incidence from Convenient Payment Methods



Only 4 of 20 top servicers accept card today, forcing customers to turn to recurring ACH for easy and convenient payments. This method has improved customer experience and profitability – card payments will continue to enhance ease and convenience for mortgage customers.

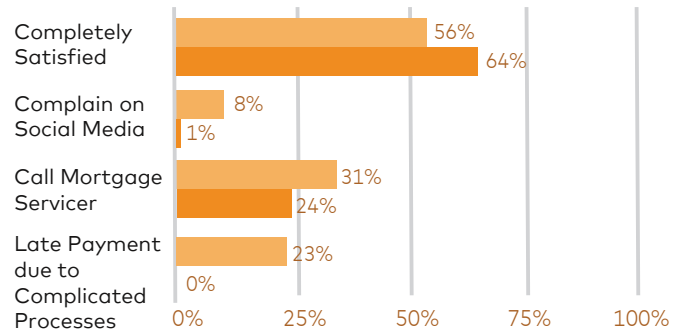
Customers Prefer to Pay their Mortgage with a Card



Mortgage servicers have the opportunity to grow profitability and customer satisfaction by accepting cards.

Millennials are driving the trend towards card. They are dissatisfied with their current payments, experiencing frequent pain points due to complicated payment processes.

Impact of Current Mortgage Payment Method



"I would love to pay with a debit card to have it come out from my account immediately."
- Mortgage Owner, Mastercard Survey

"I prefer using my debit card than providing my bank account and routing numbers. I felt it was more secure."
- Mortgage Owner, Mastercard Survey

"First and foremost we want members to pay and have the options to make it convenient for them to do so. That's why we offer many easy options, including debit cards and ACH across self-service channels for members to pay their mortgages." – Rob Lefkowitz, Vice President of Operations, Langley Federal Credit Union

Learn how other servicers make the business case to accept card payments. Visit the research sponsor ACI Worldwide at www.aciworldwide.com/mortgage