

FAST AND CONVENIENT

- Easy, one-click enrollment
- Quickest sign-up for automatic bill pay
- Store up to five bank or card payment accounts
- Display multiple billing accounts

FLEXIBLE AND EASY

- Consumers can turn off paper and use electronic bills
- Pay through mobile, web and live agent channels
- View payments history
- Adjust amount due on recurring payment after a one-off payment
- Due date email notification, so consumers don't have to rely on paper bills

SECURE

- Use ACI's user interface or connect via API
- ACI's new user interface and APIs free you from storing card numbers
- Tokenization protects sensitive payments information

Boost Satisfaction with Convenient Recurring Payments

Make consumers happy with recurring payments. Part of the ACI Speedpay® solution, this electronic recurring payment service builds consumer relationships, increases loyalty and lowers costs. With online automatic payments, consumers get flexibility and you reduce costs by using electronic due date notifications that cut paper bills.

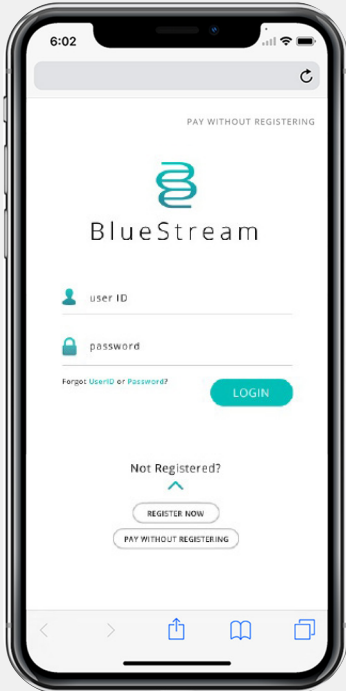
The Market Challenge

Thirty percent of consumers want automatic payments.¹ Still, many organizations struggle to meet consumer preferences and miss automatic payment opportunities because sign-up forms are too long and complicated, or websites are not optimized for mobile devices.

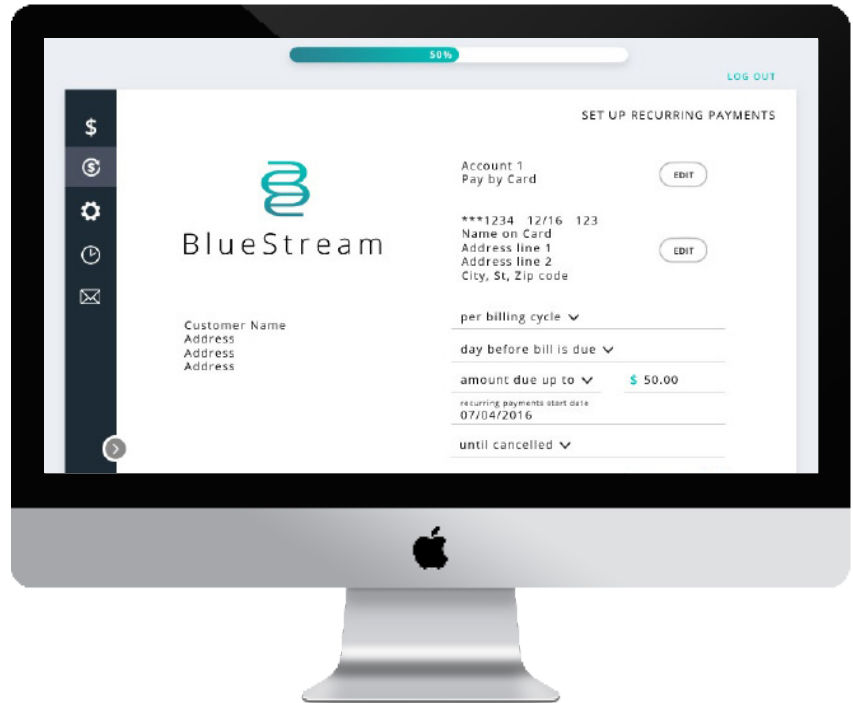
¹ Aite Group's survey How Americans Pay Bills



Mobile User Interface

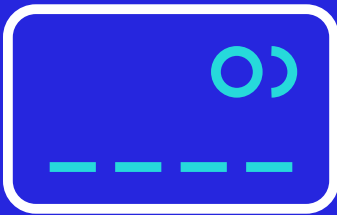


Web User Interface



Build Cost-Effective Consumer Relationships

- Provide a stronger, repeatable consumer touch point
- Reduce call center volume
- Offer an enrollment-based consumer experience where users can create their own profile with a unique user name and password
- Empower consumers to create and manage recurring payment schedules for all of their billing accounts
- Use ACI's powerful client console web-based consumer service tool to give consumer service agents access to all features
- Accept both card and ACH payments



Recurring Payments Offer the Ultimate in Convenience

- Offer a consumer-focused interface that lets them:
 - Schedule recurring payments
 - Make payments one at a time
 - View bill and payments history
 - Schedule proactive notifications
 - Provide consumers with access to multiple billing accounts with one log-in, manage funding methods and scheduled payments
 - Notify customers when the credit or debit card they use will expire before the payment date
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Improve Payments and Information Accuracy

- Consolidate bill presentment and payment when combined with ACI's customer communications management, also part of ACI Speedpay
 - Update consumer data daily to ensure the most up-to-date information is available, including:
 - Due date
 - Amount due
 - Minimum amount
 - Late fees (as applicable)
 - Previously scheduled payments
 - Use configurable account information fields for custom consumer data
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Configurable and Flexible to Meet Your Needs

- Meet your organization's needs with a solution that lets you choose:
 - Funding types
 - To charge a fee to the consumer
 - Whether to accept post-dated payments
 - Payment date, frequency and payment amount options for recurring payment schedules
- Use a wide range of options to best suit your business needs
- Provide payments data customized to integrate with your existing systems
- Choose multiple options for batching payments within the file as well as cut-off and delivery times

Payments Management with Enhanced Insight

- ACI's client console is a powerful support tool that provides:
 - Web-based payments research and entry
 - Consumer profile management
 - Recurring payment management
 - Dynamic consumer and employee activity reports

Recurring payments is one of many different services within the ACI Speedpay solution — a comprehensive, integrated platform proven to raise consumer satisfaction 25%.

ACI Worldwide is a global software company that provides mission-critical real-time payment solutions to corporations. Customers use our proven, scalable and secure solutions to process and manage digital payments, enable omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

LEARN MORE

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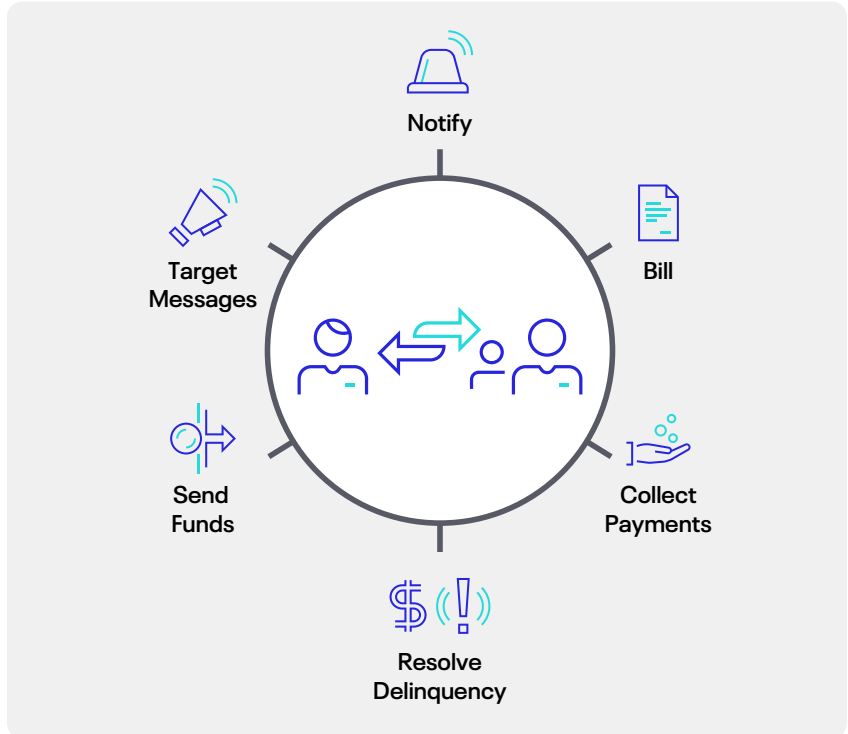
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The ACI Speedpay Solution Transforms the Entire Payments Experience



ACI does more than power electronic payments — we empower your business success.

See Horizon Healthcare Service’s business case for recurring card payments to raise revenue by \$90 million — visit aciworldwide.com/horizon.