

EFFECTIVE

- Virtual solution emulates the interactions of your best collection agent
- The strategy manager functionality lets you build and adapt collection strategies, based on rule sets and consumer information
- New Manage My Payment feature allows you to offer flexible payment options and promises to pay

PERSONAL AND FLEXIBLE

- Personalize offers using the consumer's account information and other information gathered during web sessions
- Easily create different sites to collect different types of debt
- Offer inclusive, multi-lingual support so customers understand every aspect of the collection process

RESULTS-FOCUSED

- Rich reporting so you can adapt rules and strategies to collect more
- Full control over content and rules on your collection site with the workbench feature

Get More Payments with ACI® Virtual Collection Agent™

ACI® Virtual Collection Agent™ proved its success by collecting almost \$2 billion in consumer debt annually for some of the world's biggest brands. A top-three global bank improved collections performance by five times when they introduced ACI's online debt collection service.

Part of ACI's comprehensive ACI Speedpay® solution, Virtual Collection Agent emulates the interactions of your best collection agent in a convenient 24-hour online environment. Companies prefer Virtual Collection Agent because it:

- Reduces gross charge-offs by 10%
- It an easy-to-own solution that provides complete control of the collections process
- Requires no additional software

Virtual Collection Agent is a secure and effective system built on best practices and meets all financial industry requirements, and IT industry and internet security standards.



**ACI® Virtual
Collection Agent™
Improved Loss
Avoidance by
\$3.1M Annually on
\$50M in Delinquent
Accounts.**

**22% of Log-Ins were
Outside the Call
Center Window.**

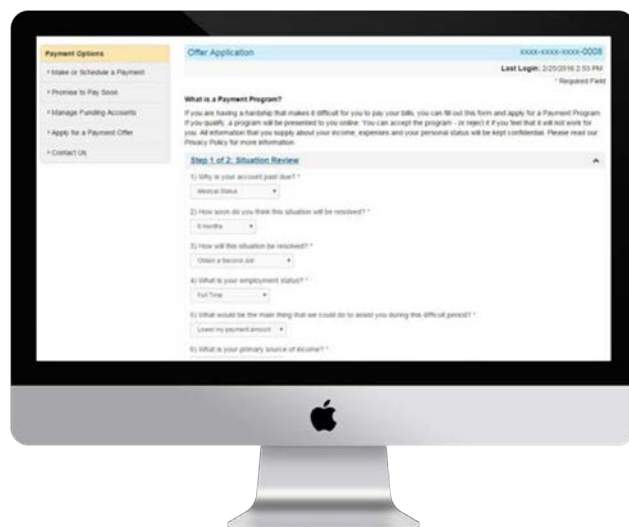
The Market Challenge

Organizations struggle to collect debt because consumers cannot resolve their delinquency the way they want, preferring a virtual collection agent four times more than receiving a call from a collector.¹ Plus, recent economic challenges stemming from the COVID-19 pandemic have increased the payment burdens on consumers and billers.

Proven Results by the Numbers

A top-five credit card issuer performed a five-month test between its legacy process and Virtual Collection Agent as a fully branded part of the card issuer website and communications. Results include the following:

- 5.7% reduction in flow rate to charge-off for Virtual Collection Agent, improving loss-avoidance by \$3.1M annually on \$50M in delinquent accounts
- More contacts
 - 45% of website visitors had no contact in over 180 days; 69% of these were late-stage accounts
 - More than 22% of logins were outside the call center window; 18% of logins occurred over the weekend
- 7.8% increase in payments from late-stage accounts while reducing related call center expense 9%



**PERSONALIZE OFFERS WITH REAL-TIME
CONSUMER INFORMATION CUSTOMERS PROVIDE**

Reach More Accounts and Collect More with Online Debt Collection

Collect More Payments Faster and Easier

The ACI Speedpay solution gives you the comprehensive and easy-to-integrate technology you need to offer your consumers the convenience they expect. 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. ACI's free consumer marketing consultation and creative resources produce superior adoption rates, giving customers faster ROI. The ACI Speedpay solution includes the following services:

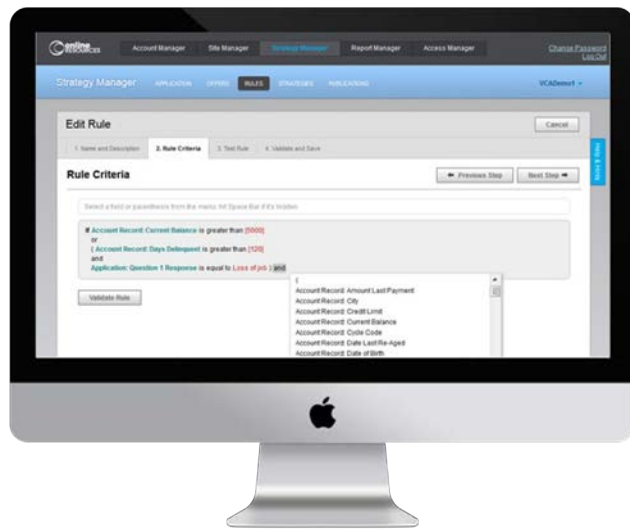
- Meet and exceed your debt collection goals
- Reach more accounts and collect more payments with powerful tools such as:
 - Strategy manager
 - Smart rules
 - New incremental payments
 - Rich reporting
- Help to assure consistency between web and agent offers
- Secure activity with audit trails for each account



**Puts "Top Agent"
Behavior Online for
24-Hour Coverage**

Automate Your "Top Agent" Online

- Put "top agent" behavior online for 24-hour coverage
- Make compelling offers around the clock, without additional call center costs
- Help customers initiate debt repayment at their own pace in a non-confrontational online environment
- Build and adapt collection strategies based on your rule sets and individual consumer information
- Test different strategies for the best results



Earlier Repayment with Personalized Offers

- Personalize payment offers with the consumer's account information for earlier debt payment
- Gain visibility into multiple accounts
- Present current and past bills online





Access Detailed Reporting and Improve Collection Strategies

Use Reporting to Maximize Offer Acceptance Rates

- Provides rich, detailed reports on the results from payment offers that you can use to adapt your rules and strategies to maximize the offer acceptance rate
- Offers unique insight with the cure rate report, which provides the number of standalone payments, recurring payments scheduled and offers accepted
 - Data shows as a ratio of these curing actions to the number of eligible accounts during each reporting interval
- Includes Google Analytics reporting of site activity
- Daily and monthly reports available in Virtual Collection Agent can be viewed online or downloaded in PDF, Excel or comma separated value (CSV) formats. Reports include:
 - Site Activity reports: Website activity and feature usage
 - Enrollment, logins, security
 - Feature usage
 - Log-ins by hour
 - Payments activity
 - Collections Activity reports: Website payments activity
 - Collection strategy results
 - Online payments
 - Promise to pay
 - Payment programs enrollment by delinquency stage
 - Payment programs enrollment by program
 - Site activity
 - Cure rate
 - Key performance indicators
 - Service reports: Use of payment tools by call center personnel
 - Staff usage report
 - Group report
 - Inquiry type report

**Personalize
Payment
Offers with the
Consumer's
Account
Information**

Strategy Management Provides a Complete Workflow Process to Consistently Design, Offer Strategies and Engage Consumers.

Build Winning Strategies with the Built-in Workflow

- The Strategy Management capabilities provide a complete workflow process to consistently design offer strategies and engage consumers
- Not only do the strategy management capabilities provide a consistent and repeatable process, but they also tests strategy elements against a significant sample of accounts to quantify the expected results
- Building block approach means that each element has a future use; elements used within the workflow process are: offers, rules, strategies, publications and offer applications
- The offer feedback, rich data export and detailed activity history bring continuous process improvement, along with comprehensive reporting and audit support

Reach Different Sets of Consumers, Different Types of Debt and Leverage Different Strategies So You Can Make the Right Offers

Customize and Personalize Collection Offers for Better Results

Create Different Sites to Collect Different Debt

Reach different sets of consumers, different types of debt and different strategies so you can make the right offers.

- Use an unlimited number of websites to address different consumer segments and maximize offer acceptance rates
- Test new offers with selected audiences before program rollout
- Segment collections by products, business unit, branding or placement
- Each site can have its own:
 - Look and feel
 - Messaging
 - Features
 - Business rules
 - Collection strategy
- View, delete and edit each site in real time

Makes Real-Time Offers During the Consumer's Website Session to Increase the Likelihood of Acceptance and Satisfactory Completion of the Arrangement

Better Access with Multiple Language and Captioning Options

- Can be deployed in English plus three languages of your choice
- Consumers can use every aspect of the site in their preferred language, including messages, offers, payment flows, buttons and error messages
- Puts the online and multi-lingual agents in place to service accounts even better
- Include captioning and audio descriptions for pre-recorded video to assist hearing- and sight-impaired consumers

Raise Awareness for More Debt Resolution

- Raising awareness of Virtual Collection Agent's unique capabilities and your willingness to work with the consumer toward resolution can boost online contact rates by up to 20 times the current rate
- Use promotional codes to track marketing campaigns, agent referrals and even trigger special offers
- Significantly improves offer acceptance and the resolution of delinquencies

Match the Right Offers with the Right Consumers

- Notifies consumers of available offers based on eligibility rules
- Gather information about a consumer's willingness and ability to pay with online forms, and respond with offers that best fit
- Makes real-time offers during the consumer's website session to increase the likelihood of acceptance and satisfactory completion of the arrangement
- Deliver flexible payment options, accept payments and promises to pay, and receive requests for virtual appointments from customers who are behind on payments due to COVID-19 with the new Manage My Payment feature

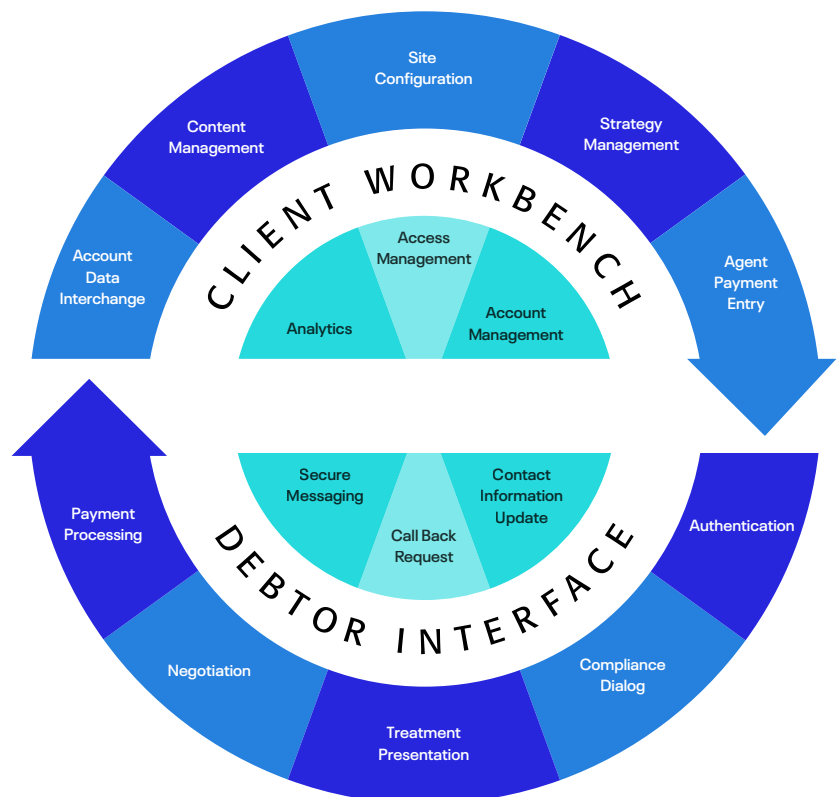


Save Money with the Virtual Collection Agent

Easy-to-Own Control from Your Desktop

- Virtual Collection Agent is easy to own and offers unequalled control of the collections process
- Directly translate your expertise into more collections without first having to translate it into a software project
- Use the managers within the client workbench to:
 - Turn rules and features on and off
 - Create different collection sites for different consumers
 - Test offer strategies
 - Configure and change web content
 - Use multiple languages
 - Manage consumer accounts

Easily Configure and Change Web Content





Control Content Rules Without a Service Call

- Using the client workbench functionality within Virtual Collection Agent, you can fully control the content and rules within your collection site
- Never wait on other people—make the collection changes in real time, as you need them
- Easily manage your site quickly and without lengthy, costly, professional services engagements
- Continually improve, test and quickly apply new collection concepts

Schedule Payments Without a Live Agent

- Guide consumers through the scheduling of payments, eliminating the need for any interaction with live agents
- Give consumers a chance for additional interaction if he or she can't find a payments schedule that works for them:
 - Use the chat feature
 - Schedule a callback from an agent
 - Complete an online rejection survey, providing a "warm lead" for outbound calling

Save Money with the Virtual Collection Agent

Always Effective and Compliant Agent Interactions

- Ensures effective, consistent and compliant interactions with all consumers, whether by web or by call center
- Secures electronic communications with consumers
- View account data through the client workbench
- Build on-screen scripting based on your best agents to assure that all agents conduct a consistent, compliant and effective dialog



**PCI, SSAE 16 and
Sarbanes-Oxley
Compliant**

- Scripting is a strong agent training and management tool when combined with the agent activity reports

Guided by Best Practices for Secure, Effective Collections

- Built on collections best practices, financial industry requirements, IT industry guidelines and internet security standards
- Combines the best from all domains of expertise to provide a best-in-class online collection system
- Delivers peace of mind with a secure, dependable and up-to-date business system
- ACI staff are experts in data security and integrity; they use their expertise to ensure that the tens of millions of accounts on file in the company data centers are fully secured from unauthorized access
- Uses the highest level of best practices for security, redundancy and encryption to assure all network traffic and data storage is fully secure and the system exceeds its uptime goal
- Manage a robust program using independent third-party specialists such as CyberTrust for penetration testing, vulnerability assessment and security testing
- Third-party specialists conduct compliance audits for:
 - PCI DSS Tier 1 for payments processing security
 - SSAE 16 for security and reliability of operational controls
 - Sarbanes-Oxley 404 IT for all information technology controls

Ensuring Safety with Internal Audits

- ACI internal audit department, reporting directly to the board of directors, conducts regularly scheduled testing to satisfy corporate standards for:
 - Financial controls
 - Infrastructure and application penetration
 - Physical and logical security
- The Federal Financial Institution Examination Council performs an annual technology service provider examination of ACI operations for:
 - Business continuity
 - Disaster recovery
 - Information security
 - Privacy
 - Financial management



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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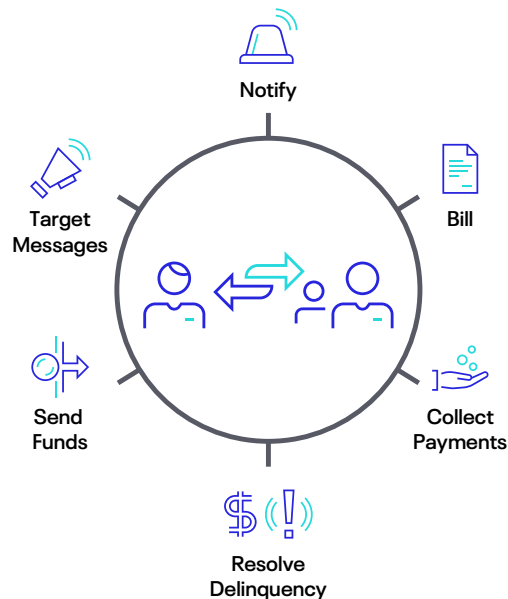
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- IT management
- Systems support
- Development
- Internal audit
- Payment systems

VIRTUAL COLLECTION AGENT IS ONE OF MANY SERVICES IN THE ACI SPEEDPAY SOLUTION—A COMPREHENSIVE, INTEGRATED PLATFORM PROVEN TO RAISE CUSTOMER SATISFACTION 25%.

ACI Speedpay Transforms the Entire Payments Experience



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

Learn how to make more contacts and collect more payments. Visit aciworldwide.com/billpay now.

¹ Source: FiSite Research