

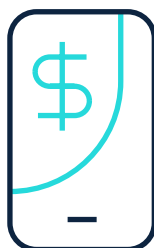


Mobile Wallet Billing, Payments and Communications With ACI® Walletron™

Just like smartphones changed the way we look at pictures, smartphones are also changing how we receive bills. Millions of Americans now receive their bills in Apple Pay and Google Pay mobile wallets. Mobile wallets are one of the many billing and payment channels offered in the ACI Speedpay® solution. See how ACI® Walletron™, our ACI Speedpay mobile wallet billing and payments platform, improves the consumer experience while reducing costs.

The Market Challenge

Nearly half of bills and statements still go through the mail and 20% of consumers have made a CSR-assisted payment in the past year.¹ To address this challenge, corporations are sending bills down the same path as transit tickets and boarding passes, going from paper to mobile wallets. This not only prevents costly paper bills and postage, but also gives consumers always-on access to information that keeps them from calling.



BETTER CUSTOMER EXPERIENCE

- Receive alerts
- View bills from wallet already on phone
- Pay or request payment relief right from the phone

LOWER COST

- Reduce customer service calls up to 33%
- Improve paperless billing by up to 24%
- Lower early stage delinquency by up to 4%²

EASY TO OFFER

- Quick integration
- No app to build or maintain
- Simple to personalize content, offers and alerts

ENHANCE CUSTOMER ENGAGEMENT

- Send relevant messages and notices
- Personalize offers and cross-sell new services
- Eliminate customer churn through proactive communications

The ACI® Walletron™ Solution

Easier Consumer Experience

1. See a notification their bill is due
2. Tap to open the bill in the Apple Pay or Google Pay wallet on their phone (the same place airplane boarding passes are stored)
3. See how much they owe and the due date
4. Tap to go to the mobile-optimized payments site
5. Tap once more to pay from their existing funding source

Enhance Payment Alerts and Eliminate Churn

- Reminders to pay and payment confirmations pop up right on consumers' smartphones
- Late payment notifications
- Cancellation and disconnect warnings

Personalize Mobile Marketing Offers

Link consumers to other valuable offers, products, services and programs directly from the bill

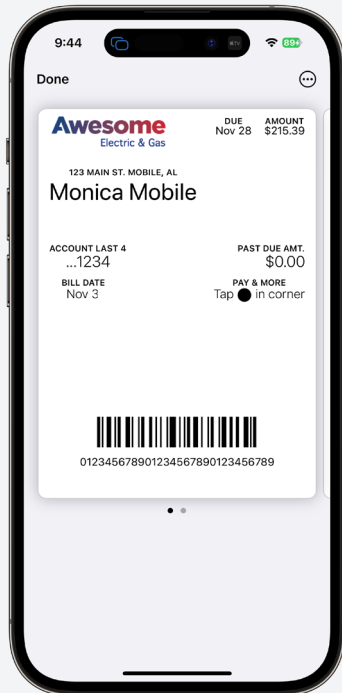
- Built-in segmentation capability
- Direct connections to sales fulfillment

Send Urgent Service Alerts

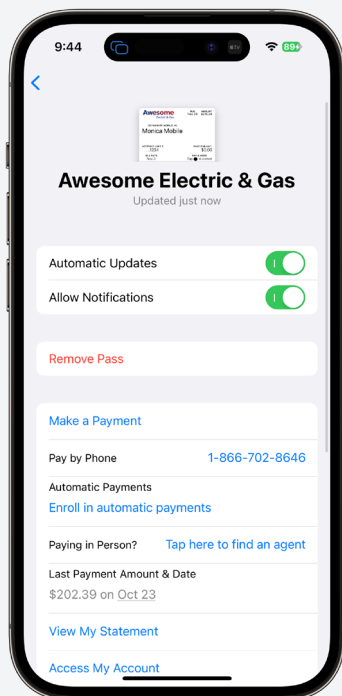
- Notify of pending weather or other issues in real time
- Segment notices by affected regions, even households
- Provide tips to protect consumers and their property

Boost Digital Engagement

- Link to consumers' complete statements and product documents
- Save postage by delivering other account-related notices digitally
- Multiple bills can be stored in consumers' mobile wallets
- Delay My Payment feature allows consumers to communicate and apply for payments relief directly from their mobile device



Easier Consumer Experience



Personalize Mobile Marketing Offers



Send Real-Time Billing, Service or Marketing Alerts

Improve Customer Service

Direct link to contact customer service representatives

- Enable cash payments at thousands of retail locations with a reusable bar code
- Link to appropriate forms (e.g., updating contact information)
- Access to links to track and communicate reimbursements
- Offer to pause payments with Delay My Payment feature

Simple Consumer Enrollment

Consumers can enroll online through text message, email or even a QR code on the paper statement

- No need to download an app or visit a website, as the mobile wallet is already built into consumers' phones
- Drive instant enrollment with personalized links sent from your CSRs to consumers via SMS or email

Enhance Existing Mobile Apps

Existing mobile apps can promote and allow consumers to install mobile wallet billing and payments

- Mobile wallet bills can promote downloading your existing mobile apps
- Transactions, statements and cross-sell are linked to your existing mobile app from the mobile wallet bill
- Single sign-on from the mobile wallet to your existing app

“App Light” (Instead of App)

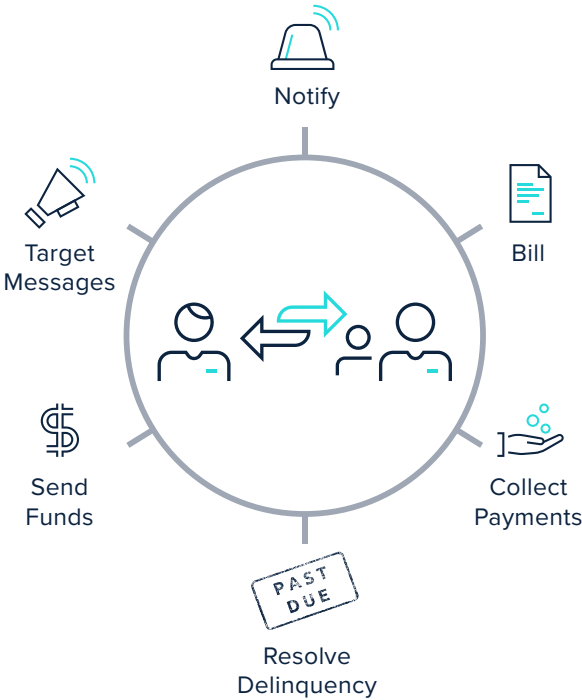
ACI Walletron offers an easy alternative to developing a downloadable mobile app.

- Summary bill presentment in one glance
- Two taps to pay
- Real-time data is always accurate
- No app to download, update or find
- No password to access app

The ACI Speedpay solution can also send bills to any device (mobile, tablet, desktop, print) and accept payments via mobile browser, text message, web, phone, in-person and mail.

Mobile wallet billing and payment is one of the many different channels within the ACI Speedpay solution — a comprehensive platform proven to raise consumer satisfaction 25%.

The ACI Speedpay Solution Transforms the Entire Payments Experience



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

See survey results of the new payment options other executives are planning to deploy to improve satisfaction — visit aciworldwide.com/walletron



¹InfoTrends and Aite Group
²ACI client results
All other stats: ACI Speedpay Pulse Study

ACI Worldwide is a global leader in mission-critical, real-time payments software. Our proven, secure and scalable software solutions enable leading corporations, fintechs and financial disruptors to process and manage digital payments, power omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with a local presence to drive the real-time digital transformation of payments and commerce.

LEARN MORE
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