

FEATURES AT A GLANCE

- Enable faster claims and rebate processing
- Reduce operating costs
- Meet customer demands
- Meet security and compliance needs
- Offer cross-border payments in payee's local currency
- Gain a brandable web portal
- Enjoy quick implementation



Accident claims



Consumer loans



Online lenders



Title lenders



Small business loans



Overpayments

Fast and Secure Real-Time Disbursements

ACI Speedpay[®]: Disbursement Services

Today's consumers expect fast and frictionless digital payments — especially when it comes to receiving claims, rebates and disbursements. For insurers, utilities, lenders and more, this means adopting disbursement capabilities that take advantage of today's most popular digital payment methods and enable smooth, seamless disbursements.

ACI's disbursement services, part of the comprehensive ACI Speedpay[®] solution, offer a powerful new way to save and increase satisfaction with both single- and multi-party digital disbursements. ACI's disbursement services provide fast, secure and cost-effective access to a robust array of digital disbursement methods that help put an end to costly paper checks, escheatment and high-friction payment workflows.

- Less friction for payments to multiple parties
- Broad array of payment methods from a single point of reconciliation
- Faster payments to reduce escalations and support inquiries
- Intuitive digital onboarding decreases likelihood of human error
- Instant standup via web app or full integration via "API First" technology

The Market Challenge

Typically, using your employees to send payments to consumers can cost up to \$3 or more per payment.¹ These days, outsourcing provides significant cost savings. Organizations can no longer justify sticking with the status quo when there is an easier, more cost-effective solution.

Half of Consumers Who Receive Disbursements Have Issues²



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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Save Time and Money

ACI's disbursement services streamline the process of sending single- and multi-party disbursements, refunds and rebates by facilitating straight-through processing claims. This also reduces the internal costs of operations and approvals, research costs, and the costs of processing and mailing checks. Not only do parties receive their disbursements as they are issued, the digitized process drastically reduces paperwork and delays.

Increase Consumer Satisfaction

Elevate your consumers' experience by providing them a choice in their payment method, including real-time Push to Card, PayPal, Same Day ACH and even cash. ACI disbursement services also provide a self-service portal for maximum convenience, with the ability to send payment status updates through text and mobile notifications.

Outbound Payment Methods

 ACH: Next Day	 ACH: Same Day	 ACH: International	 Push to Bank-Issued	
 Debit Card	 Real-Time Push to Bank Account	 Wire: Domestic	 Wire: International	
 PayPal	 Cash Disbursement	 Physical Check	 Prepaid Reloadable Card	 Closed-Loop Gift Card

Deliver Superior Security

ACI disbursement services are PCI-, SOC II- and HIPAA-compliant. What's more, processing refund payments digitally is not only faster and more convenient, it's also more secure. Digital payments reduce the risk of fraud by never having sensitive financial data cross your network. Financial information is also tokenized and stored by ACI, significantly increasing data security and simplifying compliance.

For more information on how you can transform your disbursements with ACI Speedpay and ACI's disbursement services, visit [aciworldwide.com/products/disbursement-services](https://www.aciworldwide.com/products/disbursement-services).

¹ <https://www.checkissuing.com/blog/what-is-disbursement-check/>
² Aite survey of U.S. and Canadian consumers, 2017