

Drive Incremental Revenue Through Digital Installments

Meet increasing demand with ACI Speedpay®

The Consumer Opportunity



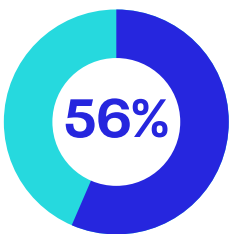
26 million
consumers don't have
a credit score



19 million
have outdated,
incomplete credit scores



3 in 5
would spend more
with extended credit¹



would **shop more frequently**
if they could **divide a large
purchase into interest-free
installments**²



Don't forego **3-5% of the
principal with ACI Speedpay**

Meet Their Needs with **Enhanced Buy Now, Pay Later** Capabilities



Increase sales and **expand your customer segment** by offering anytime, anywhere flexible payment options, including web, mobile and in-person cash payments



Raise engagement with mobile wallet integration and complement your existing private label card program



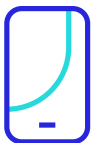
Adjust payment terms to fit consumer needs with ACI® Virtual Collection Agent™, part of the ACI Speedpay solution



Provide a budgeting tool to increase satisfaction and brand loyalty



Issue refunds quickly and efficiently with ACI Speedpay: Disbursement Services



ACI Speedpay also includes ACI® moBills™, an award-winning technology that offers **seamless bill presentment, notification and payments** — right on consumers' smartphones.

The Business Benefits



Gain **cross-sell opportunities**
via dynamic digital
communication options



Reduce costs with transaction-based
pricing instead of interchange or
discount rates



Deploy ready-made
communication and marketing
materials to **increase sales**

Expand your customer base today! Visit aciworldwide.com/solutions/digital-installments to learn more.

About ACI Speedpay

ACI Speedpay is an integrated suite of bill presentment and payment services that empowers the success of thousands of clients. The solution's mobile wallet billing and payments capability improves the consumer experience while reducing costs.

¹ Consumer Financial Protection Bureau

² 451 Research — "Evolving consumer payment behavior elevates the importance of the checkout experience"