

Accounts Receivable for Today's Digital-First Consumers

Today's consumer faces an average of nearly 10 bills per month*, making it easy for many to fall behind. This is particularly true during difficult times, as seen in recent years where financial hardships forced bill payers to prioritize which bills to pay — if they're able to pay at all. ACI Speedpay®: Accounts Receivable Management delivers a suite of products to help drive collections and improve engagement.

Drive Collections and Engagement

ACI's accounts receivable management service helps you take advantage of the complete collections lifecycle. Through a series of integrated solutions, accounts receivable management agencies can optimize consumer engagement and communications, bill presentment, collections, payments and acceptance settlement. These features include:

- Alternative payment methods
- ACI's integrated treasury management service
- ACI Walletron
- ACI Virtual Collection Agent

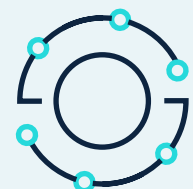
FLEXIBLE PAYMENT OPTIONS

- One-time unregistered guest payments
- Self-service and agent-assisted scheduled payments and payment plan options
- ACH, debit, credit, cash and alternative payment methods such as PayPal, Venmo, Apple Pay and Google Pay

INNOVATIVE OFFERINGS

- Solutions include ACI Speedpay: Integrated Treasury Management, ACI Walletron™ and ACI Virtual Collection Agent™
- Complete platform for digital engagement, communications, bill presentment, collections, and payments acceptance and settlement

Build a Platform for Today's Digital-First Consumers



Alternative Payment Methods

Accelerate collections when you accept alternative payment methods such as PayPal, Venmo, Apple Pay and Google Pay. These payment options are integrated with ACI Speedpay for a simple way to manage all payment methods on a single platform.

Integrated Treasury Management

ACI's integrated treasury management service frees agencies from managing payments and takes over all processor relationships, covering all transaction costs for a set, predictable price. This capability also offers next-day gross settlement of all transactions.

ACI® Walletron™

The award-winning ACI Walletron technology allows agencies to take full advantage of increasing consumer preference for mobile wallet payments. This easy and seamless communication channel can serve as a reminder for upcoming payments or a notice of missed payments, or it can offer various settlement options.

ACI Virtual Collection Agent™

Increasingly preferred by consumers versus live agents and proven to reduce charge-offs by 10%*, ACI Virtual Collection Agent serves as an online negotiation tool for consumers not responding to traditional forms of collections outreach.

The virtual agent emulates the actions of top live agents, while giving consumers the ability to self serve in a 24-hour, online environment.

Features To Accelerate Collections

ACI's accounts receivable management also offers a host of standard features to speed and ease the payments process. These include:

- One-time payments with "guest pay" via web, interactive voice response or customer service representative
- Scheduled payments via web or customer service representative
- Accept ACH, debit and credit cards, and alternative payment methods including PayPal, Venmo, Apple Pay and Google Pay
- Email, text and digital wallet notifications
- Dynamic, highly configurable dashboards and charts display real-time data and allow unique views of your ACI Speedpay payments

With consumer debt increasing at 7% per year**, the time is now to build a platform that meets the needs of today's digital-first consumer. Visit aciworldwide.com/arm to see how ACI Speedpay can help you collect more for less.

* ACI customer data

** <https://www.experian.com/blogs/ask-experian/research/consumer-debt-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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