

COST SAVINGS

- Best interchange available.
- Continual monitoring of rate qualification
- No more processor relationships
- Predictable costs

SIMPLIFIED TREASURY OPERATIONS

- Removes the risks, uncertainties and complexities of treasury management
- Delay payment processing fees to the end of the month
- Automatic notification of elevated chargeback levels

Accept Electronic Payments with Client-Funded, Integrated Treasury Management

For many organizations finding it difficult to accept electronic payments, ACI's client-funded integrated treasury management offers an easy way to receive payments. Part of the ACI Speedpay® solution, ACI's client-funded integrated treasury management allows organizations to easily accept signature debit card payments while reducing complexity, risks and uncertainties.

With this service, ACI takes over all processor relationships and covers all transaction costs for a set, predictable price. The organization no longer has to manage a card processing relationship. Funds come directly from the merchant acquirer, usually 48 hours after settlement.

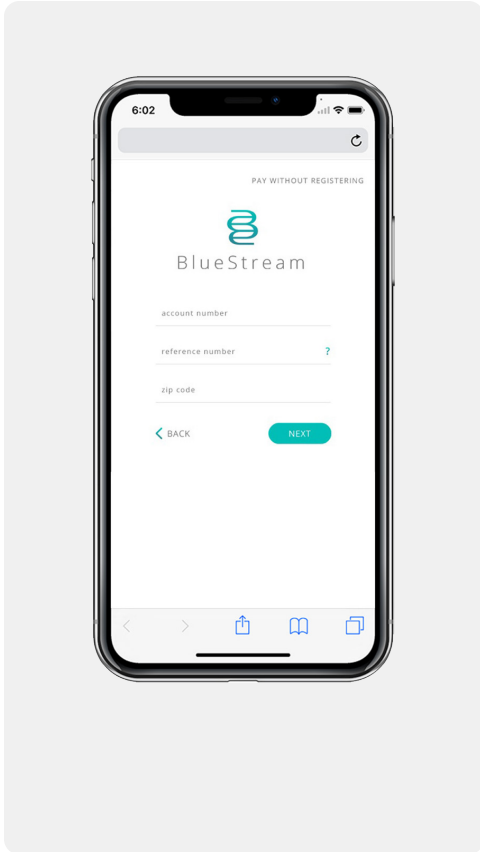
The Market Challenge

Accepting payments keeps getting harder. Card associations limit the type of payments some organizations can accept to only signature debit.

One Price for Peace of Mind

- ACI covers all direct transaction costs and absorbs cost variability
- Get one price based on the amount of funds collected irrespective of card type (Visa, Mastercard) No more processor relationships



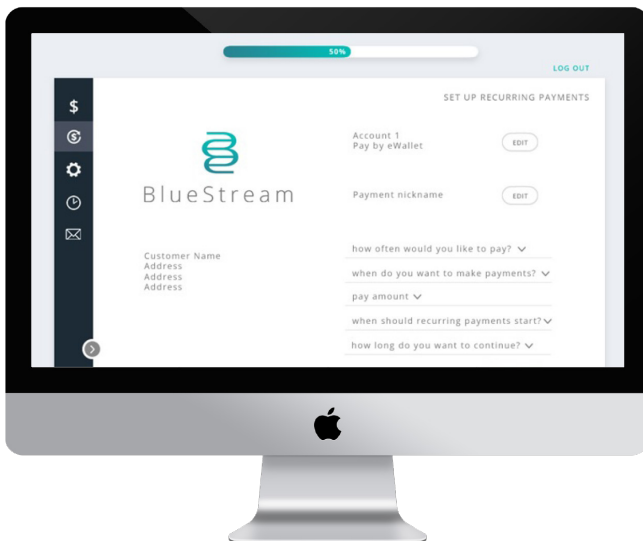


The End of Complicated Processor Relationships

- ACI manages the card processor relationship — invoices, chargebacks, reporting and all other aspects of your processor relationship
- ACI keeps chargeback levels low
- Operations offloaded to ACI reduces your PCI-compliance footprint

Continuous Monitoring to Reduce Costs

- Since ACI's experts continuously monitor rate qualification, you receive the best interchange rates available
- Receive a data file containing all the payments for that day that will match the dollar amount of the deposit



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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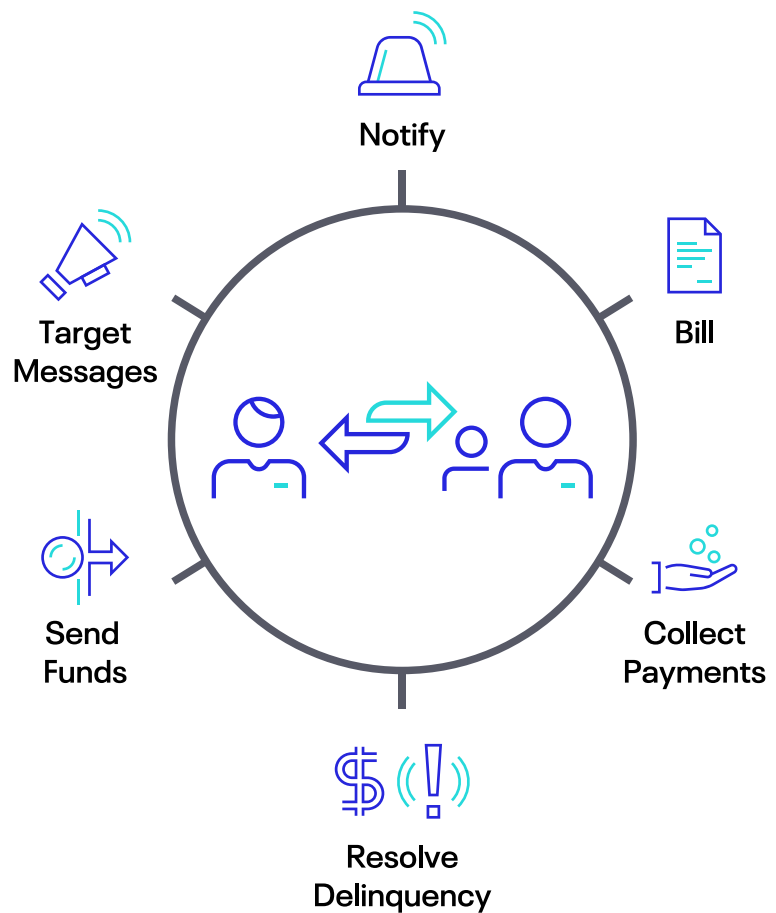
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ACI's client-funded integrated treasury management is one of many different services within the ACI Speedpay solution — a comprehensive integrated platform proven to raise customer satisfaction 25%.

The ACI Speedpay® Solution Transforms the Entire Payments Experience



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

See where organizations are investing to improve their payment systems — visit aciworldwide.com/billpayinsights.