

#### **COST SAVINGS**

- Delay payment processing fees until the end of the month
- 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
- Streamlined reconciliation
- ACI keeps chargeback levels low

## Simplify Reconciliation

ACI's integrated treasury management makes it easier to manage card processor relationships — including interchange management — by removing the risks, uncertainties and complexities inherent with most in-house systems. Part of the ACI Speedpay® solutions, integrated treasury management frees you from the difficulties of managing payments, and takes over all processor relationships and covers all transaction costs for a set, predictable price.

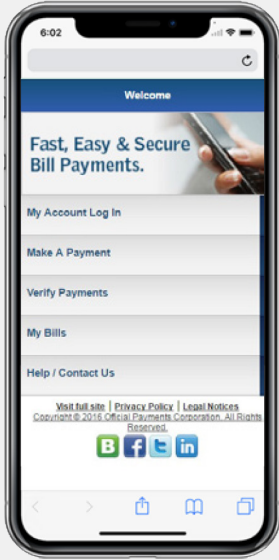
## The Market Challenge

Accepting payments keeps getting harder. Trying to reconcile payments from multiple sources made over different days eats up staff time. In response, companies increasingly outsource the management of merchant acquirers and ACH payments.

## Making Payments Funding Easier

- Provides a single source of funding for your payments
- Eliminates multiple deposits from processors
- Provides a single source of funding for your payments





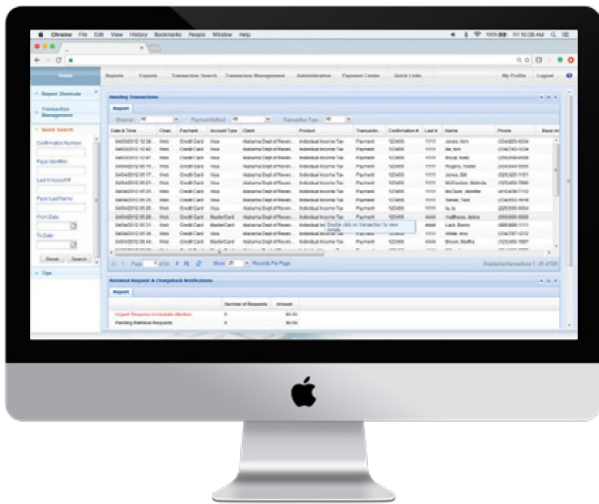
**Mobile Browser Bill Pay  
User Interface**

## Eliminates Reconciliation Complexities and Hassle

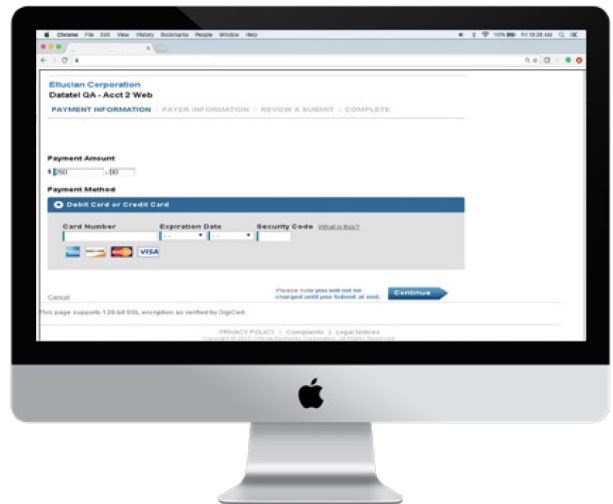
- Receive a data file containing all the payments for that day that will match the dollar amount of the deposit
- No more multiple data sources or complex cross checking to reconcile

## The End of Complicated Processor Relationships

- 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



**Client Console Administration Interface**



**Web User Interface**

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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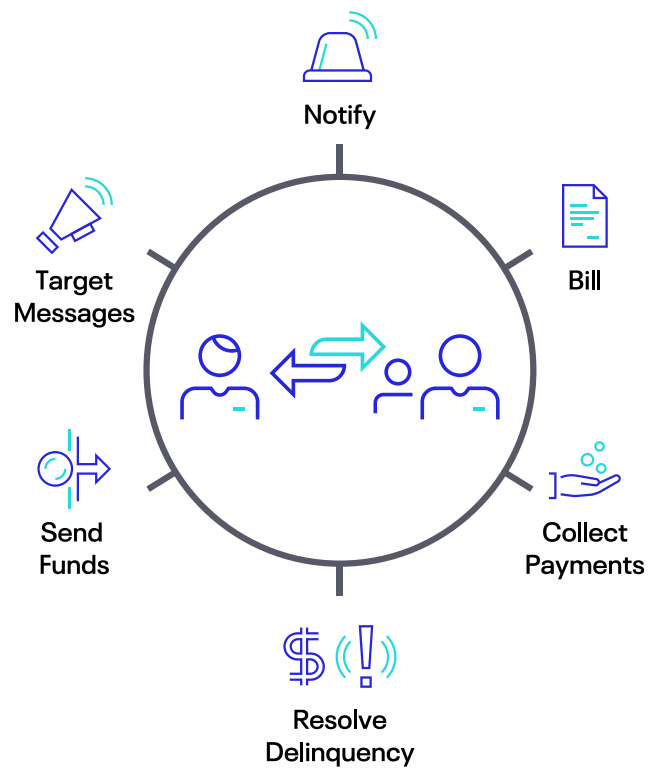
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# Continuous Monitoring to Reduce Costs

- Since ACI's experts continuously monitor rate qualification, you receive the best interchange rates available
- ACI works directly with a broad range of processors to assure that payments process at the highest possible qualification

## 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](http://aciworldwide.com/billpayinsights).