

#### SAVE COSTS

- No transaction fees for card and ACH payments
- Shift fees to those consumers wanting to use this service
- End merchant processor relationships

#### EASY AND FLEXIBLE

- Future-dated payments
- Configurable payment cut-off dates
- Flexible payments scheduling

#### CONSUMER-FOCUSED

- Consumers can pay bills at the last minute
- Enable all payment channels — mobile, web, IVR and live agent
- Previous funding source can be pre-populated
- Anytime, anywhere payments

# Accept Electronic Payments for Free

Organizations are increasingly moving away from paying transaction fees. Part of the ACI Speedpay® solution, ACI service fee payments let you offer electronic payments — and accept both card and ACH payments — without incurring transaction costs.

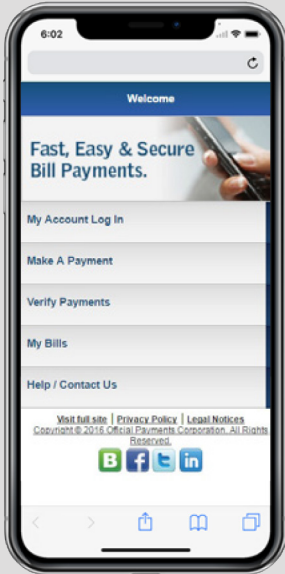
It's simple. Since consumers don't mind paying a service fee for convenience, why continue inflating your costs? ACI charges a service fee for payment, which covers all direct transaction costs.

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## The Market Challenge

Organizations will spend billions of dollars to accept credit and debit card bill payments this year. Yet, thousands of other organizations will accept card payments at no cost by hiring a third party to charge consumers a service fee for paying. Twenty-seven million households willingly pay a fee for convenient bill paying services to help them avoid much larger fees when payment is late. For example, Americans pay an average of a \$9 service fee for a utility payment to avoid an \$18 late fee.<sup>1</sup>





**Mobile Browser Bill Pay  
User Interface**

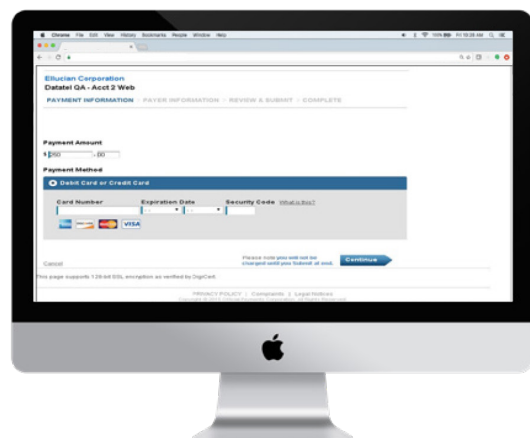
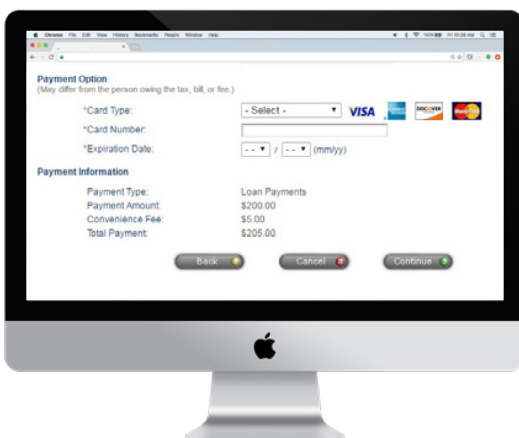
## Minimize Risks and End Processor Relationships

- Let ACI manage the card processor relationship, including invoices, chargebacks, reporting and all other aspects of the biller/processor relationship
- Maintain compliance with payment industry rules and regulations
- Enjoy peace of mind knowing ACI is fully PCI-compliant with state-of-the-art security

## Boost Consumer Satisfaction and Build Your Brand

- Give consumers the ultimate in choice and convenience
- Co-brand the user interface to provide consumers with familiarity
- Offer anytime, anywhere, anyway payments

Service Fee Payments is one of many different services in the ACI Speedpay solutions — a comprehensive, integrated platform proven to raise consumer satisfaction 25%.



**Web Payments 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

[www.aciworldwide.com](http://www.aciworldwide.com)

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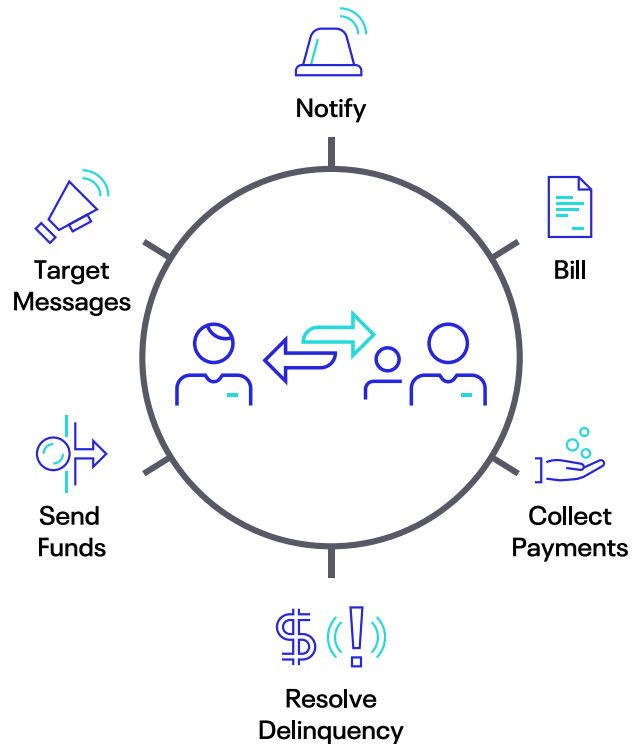
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## The ACI Speedpay® Solution Transforms the Entire Payments Experience



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

See where organizations are investing to improve their payment systems — visit [www.aciworldwide.com/solutions/aci-speedpay](http://www.aciworldwide.com/solutions/aci-speedpay)