

Elevating the Biller Experience

Ron Shultz

General Manager, ACI Speedpay®

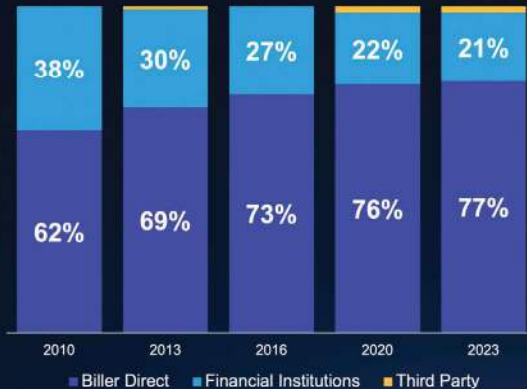
Notes:

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ANALYST DAY 2024

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U.S. ONLINE BILL PAYMENT PERCENTAGE VOLUME BY TYPE



2023 U.S. BILL PAYMENT VOLUME

16.8 billion bills

2023 **ACI SPEEDPAY** VOLUME

~500
million
bills

\$200 billion
in payments processed

3,000
billers

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PAYMENTS
PARADIGMS**
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- ACI Speedpay® targets the U.S. biller direct market, which consumers have continued to shift to in recent years, with 77% of the 16.8 billion bills paid this way last year.
- Typical household bills include consumer loans like mortgages and car loans, utilities, telco/cable & internet, insurance, higher education, and government.
- Consumers tend to exhibit last-minute bill payment behavior, and prefer to pay directly to the biller to ensure their payment was received and posted.
- Mobile payments, including Apple Pay, Google Pay, and PayPal, continue to gain in popularity, with 40% of consumers using a mobile wallet in the past year, up from 26% in 2020.

Notes:

Drive customer satisfaction with the widest range of bill pay options in the industry



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- Notes:**

[illegible]

Good to Great

- 1 Be clear about the one thing you are best at in the world
- 2 Define what you are passionate about
- 3 Identify the most important financial metric moving your business



Flywheel Effect

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- There are 3 critical elements that must be defined for those companies that achieve break-through performance:
 1. Be clear about the one thing you are best in the world at.
 2. Define what you are passionate about.
 3. Identify the most important financial metric that moves your business.

Notes:

[illegible]

Good to Great

For ACI Speedpay

- | | | | |
|---|---|---|--|
| 1 | Be clear about the one thing you are best at in the world | 1 | Processing bill payments |
| 2 | Define what you are passionate about | 2 | Payments |
| 3 | Identify the most important financial metric moving your business | 3 | Net revenue (gross revenue less interchange expense) |



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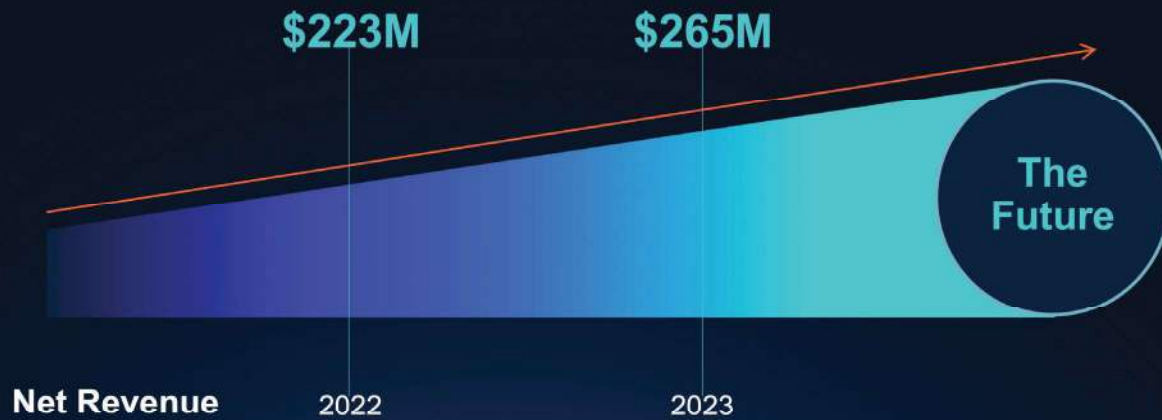
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- The ACI Speedpay team is experienced, with an average of 15 years industry experience on the payments team.
- The ACI Speedpay team is passionate about payments, focused on delivering high-quality service to our clients.

Notes:

[illegible]

2023: Taking ACI Speedpay From Good to Great



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- Identify the most important financial metric that moves your business.
 - Net revenue is the most important metric for ACI Speedpay.
 - Our mission is to enable frictionless payments across all channels.

Notes:

[illegible]

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- Notes:**

[illegible]

Fortune 500 Utility Case Study

Client Needs



Quickly offer **financial assistance** to all



Shut down card testing and aggregators

ACI Speedpay Solution

IVR solution live in just days

ACI Fraud Management®
implemented



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- One of ACI's utility clients received funding from the government that needed to be quickly distributed to low-income families to assist with their electric bills.
- ACI Speedpay swiftly developed a customized IVR solution for a utility client during the pandemic.
- The goal was to enroll 10,000 customers in the first week. Remarkably, they successfully enrolled 90,000 customers within the first two days, providing much-needed relief to vulnerable energy bill payers.
- ACI collaborated with the same utility to combat fraud.
- By detecting card testers and implementing website changes, they significantly reduced chargeback rates. The utility's chargeback rate returned to normal levels.

Notes:

[illegible]

The Evolution of ACI Speedpay

The diagram illustrates the evolution of ACI Speedpay. On the left, four overlapping circles represent the components: 'Next Gen', 'V4', 'Tran\$act', and 'D1'. These are grouped within a large blue arrow pointing towards the right. On the right, a large, glowing sphere labeled 'ACI Speedpay ONE' represents the final, integrated product. The sphere is composed of a network of blue lines and dots, suggesting a global or interconnected system.

Next Gen

V4

Tran\$act

D1

ACI Speedpay ONE

*ACI Speedpay® is the brand. ONE is the descriptor to designate the release
**CI/CD = Continuous Integration & Continuous Delivery

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- Notes:**

[illegible]

