

FEATURES AT A GLANCE

BETTER CUSTOMER EXPERIENCE



- Receive mobile alerts
- View bills from wallet already on phone
- Pay or request payments relief (*new feature*) right from the phone

LOWER COST



- Reduce customer service calls up to 33%
- Improve paperless billing by up to 24%
- Lower early stage delinquency by up to 4%¹

EASY TO OFFER



- Quick integration
- No app to build or maintain
- Simple to personalize content, offers and alerts

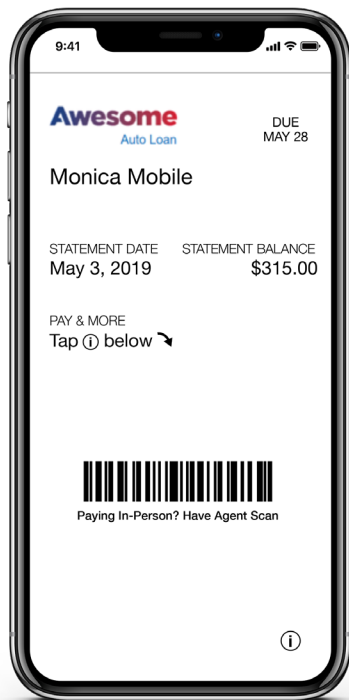
MOBILE WALLET BILLING AND PAYMENT WITH ACI[®] moBILLS[™]

Just like smartphones changed the way we look at pictures, smartphones are also changing how we receive bills. Millions of Americans now receive their bills in Apple Pay and Google Pay mobile wallets. Mobile wallets are one of the many billing and payment channels offered in the ACI Speedpay[®] solution. See how ACI[®] moBills[™], our ACI Speedpay mobile wallet billing and payment platform improves the consumer experience while reducing costs.

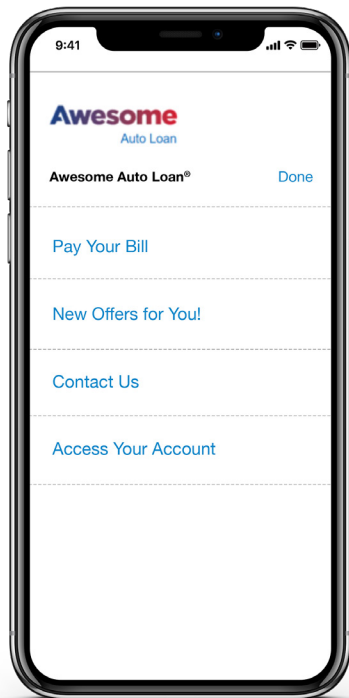


THE MARKET CHALLENGE

66% of bills and statements still go through the mail and 39% of consumers have to call with questions about their account.² To address this challenge, corporations are sending bills down the same path as transit tickets and boarding passes, going from paper to mobile wallets. This not only prevents costly paper bills and postage, but also gives consumers always-on access to information that keeps them from calling.



EASIER CONSUMER EXPERIENCE



PERSONALIZE MOBILE MARKETING OFFERS

THE ACI moBILLS SOLUTION

EASIER CONSUMER EXPERIENCE

To view and pay bills, consumers simply look at their smartphone and:

1. See a notification their bill is due
2. Tap to open the bill in the Apple Pay or Google Pay wallet on their phone (the same place airplane boarding passes are stored)
3. See how much they owe and the due date
4. Tap to go to the mobile-optimized payments site
5. Tap once more to pay from their existing funding source

ENHANCE PAYMENT ALERTS

- Reminders to pay and payment confirmations pop up right on consumers' smartphones
- Late payment notifications
- Cancellation and disconnect warnings

PERSONALIZE MOBILE MARKETING OFFERS

- Link consumers to other valuable products, services and programs directly from the bill
- Built-in segmentation capability
- Direct connections to sales fulfillment

SEND URGENT SERVICE ALERTS

- Notify of pending weather or other issues in real time
- Segment notices by affected regions, even households
- Provide tips to protect consumers and their property

BOOST DIGITAL ENGAGEMENT

- Link to consumers' complete statements and product documents
- Save postage by delivering other account-related notices digitally
- Multiple bills stored in consumers' mobile wallets
- New *Delay My Payment* feature allows consumers to communicate and apply for payments relief directly from their mobile device



SEND REAL-TIME BILLING, SERVICE OR MARKETING ALERTS

IMPROVE CUSTOMER SERVICE

- Direct link to contact customer service representatives
- Show consumers how to access usage charts
- Link to appropriate forms (e.g., updating contact information)
- Access to links to track and communicate reimbursements
- Offer to pause payments with new *Delay My Payment* feature

SIMPLE CONSUMER ENROLLMENT

- Consumers can enroll online through text message, email or even a QR code on the paper statement
- No need to download an app or visit a website, as the mobile wallet is already built into consumers' phones

ENHANCE EXISTING MOBILE APPS

- Existing downloadable mobile apps can promote and allow consumers to install mobile wallet billing and payments
- Mobile wallet bills can promote downloading your existing mobile apps
- Transactions, statements and cross-sell are pushed to your existing mobile app from the mobile wallet bill
- Single sign-on from the mobile wallet to your existing app

“APP LIGHT” (INSTEAD OF APP)

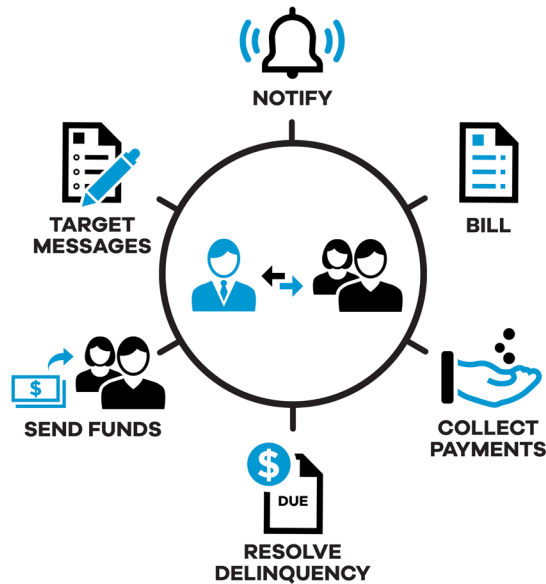
ACI moBills offers an easy alternative to developing a downloadable mobile app.

- Summary bill presentment in one glance
- Two taps to pay
- Real-time data is always accurate
- No app to download, update or find
- No password to access app

The ACI Speedpay solution can also send bills to any device (mobile, tablet, desktop, print) and accept payments via mobile browser, text message, web, phone, in-person and mail.³

Mobile wallet billing and payment is one of the many different channels within the ACI Speedpay solution — a comprehensive platform proven to raise consumer satisfaction 25%.⁴

THE ACI SPEEDPAY SOLUTION TRANSFORMS
THE ENTIRE PAYMENTS EXPERIENCE



ACI Worldwide, the Universal PaymentsSM (UPSM) company, powers electronic payments for more than 6,000 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our electronic bill presentment and payment services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's private cloud, we provide real-time, immediate payments capabilities and enable the industry's most complete omni-channel payments experience.

LEARN MORE



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

See survey results of the new payment options other executives are planning to deploy to improve satisfaction — visit aciworldwide.com/billpayinsights.



¹ ACI client results

² InfoTrends and Aite Group

³ Mail payments through Three Point Alliance partner

⁴ Third-party survey of ACI customers