

**EFFICIENCY**

- Consolidates electronic payments from different financial institutions into one interface
- Receive a single deposit of funds to the bank
- Validates the billing account to improve successful posting of the payment

**PRODUCTIVE**

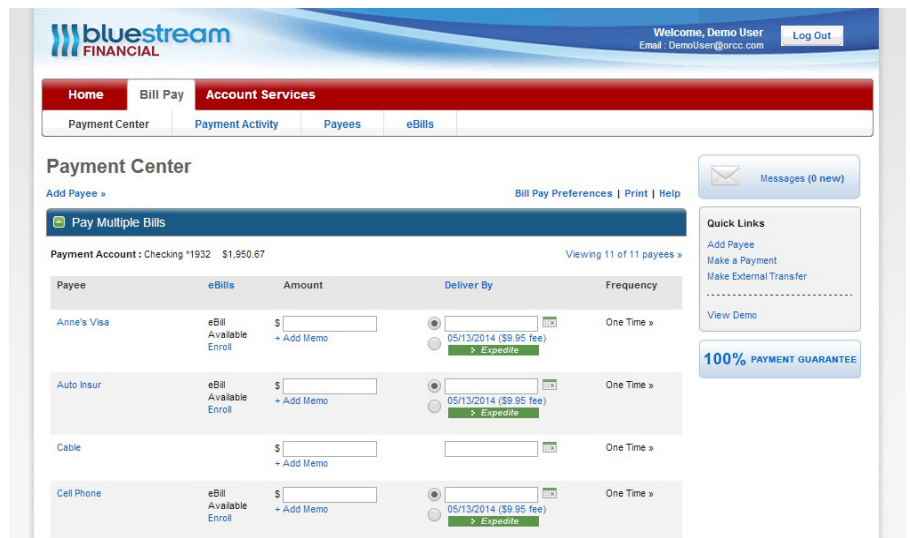
- No waiting for payments to clear — ACI uses the good funds model and deposits funds into the bank for all payments on a given day
- Saves time grouping payment records by business entity

**QUALITY**

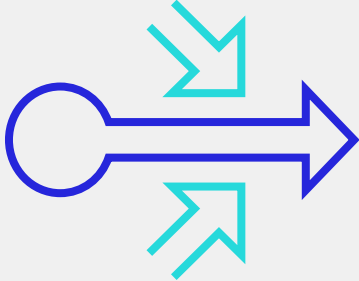
- ACI's experienced claims support offers immediate assistance if a payment cannot post
- Account mapping with real-time digital scanline® automatically corrects errors when the customer enters the wrong billing account number or enters an old account number

# Simplify Online Banking and Walk-In Payments with ACI Speedpay®: eLockbox

Using ACI's eLockbox, you will easily receive online banking, walk-in and payments from your own payment channels. Part of the ACI Speedpay® solution, eLockbox consolidates all of these payments into one file and deposit, reducing costs and staff time. It's simple — when consumers pay, eLockbox sends the transactions directly to you, you credit the payment to the consumer's account, update your accounts receivable system and deposit the funds into the customer's account. Period.



Unlike other providers, eLockbox can concentrate payments from all online banking sites, no matter the bank or credit union.



## The Market Challenge

Online banking and walk-in payments can either be an organization's cheapest or most expensive payments. It all depends on whether the organization uses an electronic lockbox. Without an eLockbox, the information needed to post the payments automatically often does not arrive. This creates staff headaches trying to figure out how to post the payment.

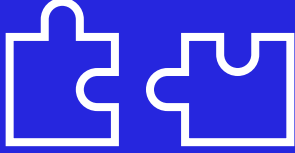
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## Simplify Reconciliation with Just One File

- Simplifies reconciliation and accounts receivable management by consolidating all electronic payments in one file
  - Consolidates payments from online banking, walk-in locations, ACI's electronic bill presentment and payment (EBPP) services and other originators
  - You choose between consolidating payments from all online banking sites or just payments from our banking bill pay clients
  - Delivers multiple files upon request
- 

## Get a Clear View with Comprehensive Reporting

- Improves billing insight using eLockbox's single reporting tool that shows payments from all sites
- Reporting includes payments from all online banking sites, walk-in locations and other originators
- Brings you industry-leading payments research and reporting



## Easy, Seamless Custom Integration

- Built to be flexible for easy integration with existing accounts receivable specifications and formats
- Delivers payment transaction records using ACI's eLockbox direct with custom-formatted electronic files or through ACI's eLockbox web

## Dependable, Worry-Free Payments Accuracy

- ACI's real-time digital scanline technology delivers unparalleled accuracy by instantly detecting invalid information based on account specifications
- Ensures account numbers and payment instructions are 100% postable if the customer provides a mini account master file

**customer**  
SERVICE INTERFACE

Home  
Change Password  
Log Out

Welcome Jane Doe to the Customer Service Interface

Home
LockboxPlus CSI
LockboxPlus Reports
Administration

Payment Search

Payment Search	Claim Search
<p>Originator: <input type="text" value="ORCC TEST BILLER (1234-ABC)"/></p> <p>Customer Name: <input type="text"/></p> <p><small>You can use asterisk (*) for a wild card search.</small></p> <p>Payee Name: <input type="text"/></p> <p><small>You can use asterisk (*) for a wild card search.</small></p> <p>Payment Type: <input type="text" value="-- All --"/></p> <p>Payee Account #: <input type="text"/></p> <p>Payment Amount: <input type="text"/></p> <p><small>(Exact) (Range)</small></p> <p>Date (From): <input type="text" value="04/01/2014"/> <small>Entering a single date will query +/- 4 days</small></p> <p>Date (To): <input type="text"/></p> <p>eCom Payment #: <input type="text"/></p> <p>Originator Payment #: <input type="text"/></p> <p>Check #: <input type="text"/></p> <p>Sort By: <input type="text"/></p> <p style="text-align: right;"><input type="button" value="Search"/> <input type="button" value="Clear"/></p>	<p>Originator: <input type="text" value="ORCC TEST BILLER (1234-ABC)"/></p> <p>Claim #: <input type="text"/></p> <p>Customer: <input type="text"/></p> <p><small>You can use asterisk (*) for a wild card search on names.</small></p> <p>Payee: <input type="text"/></p> <p><small>Date From and To refer to the range between which the claim was opened.</small></p> <p>Date (From): <input type="text"/></p> <p>Date (To): <input type="text"/></p> <p>Sort By: <input type="text" value="Date Opened"/></p> <p style="text-align: right;"><input type="button" value="Search"/> <input type="button" value="Clear"/></p> <p><small>Enter or select the necessary parameters and click "Search" to initiate a Claims search. Click "Clear" to clear the parameters for another search.</small></p>
<p><small>Enter or select the necessary parameters and click "Search" to initiate a PAYMENT search. Click "Clear" to clear the parameters for another search.</small></p>	

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  
 @ACI\_Worldwide  
 contact@aciworldwide.com

Americas +1 402 390 7600  
 Asia Pacific +65 6334 4843  
 Europe, Middle East, Africa +44 (0) 1923 816393

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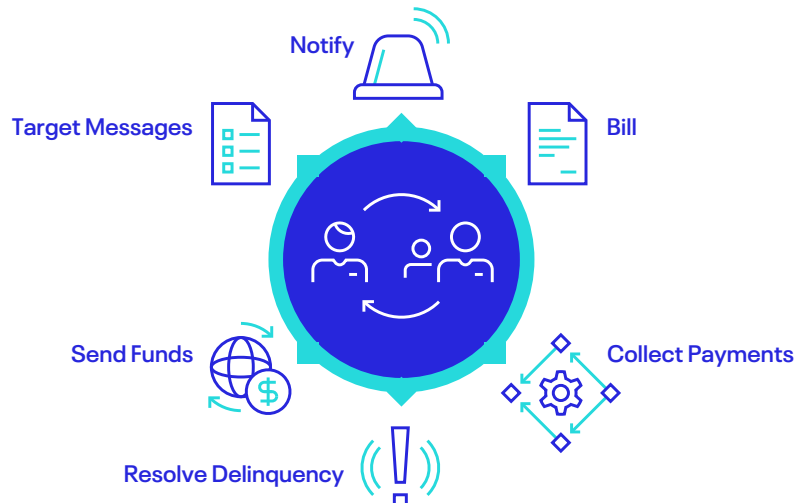
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customer SERVICE INTERFACE		<input type="radio"/> Home <input type="radio"/> Change Password <input type="radio"/> Log Out				
DAILY TOTAL - DETAILS						
CONTACT: Biller Support PHONE: 609-606-3000 FAX: 609-606-3298		REPORT DATE 10/22/2006	REPORT RUN DATE 10/23/2006 13:15:09			
BILLER ORCC TEST BILLER						
Payment#	Transaction Type	Customer Name	Biller Account #	Amount	Memo Line	Customer Address
1234	PAYMENT	Michael Jones	9988404	\$130.00	Summer Home	2333 STARKEY RD SOMERSET NJ 088736119
1235	PAYMENT	Kurt Warren	7879684	\$12.00		123 LOVELY LANE SOMERSET NJ 088736119
1237	PAYMENT	Jessica Fields	6989868	\$108.00		
1238	PAYMENT	Pamela Stock	3535356	\$107.00		
1239	PAYMENT	Elizabeth Roberts	9835666	\$55.00		
1240	PAYMENT	David May	8383737	\$30.00	Rental Unit	
5001	PAYMENT	John Dushku	5637373	\$20.00		136 BLOUGH RD LANGHORNE PA 11222
5002	PAYMENT	Stephen Marosterd	5644437	\$32.00		
5003	PAYMENT	James Marshall	5644447	\$100.00		25 CLYDESDALE RD OXFORD PA 11111
5004	PAYMENT	Martha McSweeney	564448	\$65.00		
5005	PAYMENT	Sarah Ekius	65456	\$15.00		
5006	PAYMENT	Scott James	656607	\$23.00		
5007	PAYMENT	Charles Wong	554444	\$25.00		
5008	PAYMENT	Kosta Kirodakis	989894	\$65.00		
5009	PAYMENT	Louis Johanssen	55454	\$15.00		
5010	PAYMENT	Daniel Pape	55456	\$40.00		
5020	PAYMENT	William Burns	55567	\$30.00		
5021	PAYMENT	Dallas Sierrit	56667	\$42.00		
5022	PAYMENT	Lambert Cartwright	7889995	\$20.00		
5023	PAYMENT	John Kane	5648887	\$25.00		
5024	PAYMENT	Ash Holmes	698888	\$25.00		
5025	PAYMENT	Hilson Bladep	323222	\$33.00		
5026	PAYMENT	Helen Lamere	677797	\$36.00		
5027	PAYMENT	Courtney Moore	985555	\$25.00		
5028	PAYMENT	Steven Altman	555233	\$25.00		
5029	PAYMENT	Catherine Nouveau	553333	\$20.00		

eLockbox is one of many different services in 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.