

How Lenders Are Collecting More

Collect More

Meet the demands of Gen Y and Gen Z customers with easy payment experiences that drive greater collections.

- **ACI® Virtual Collection Agent™** — Preferred by customers 4 to 1 versus a live collection agent, ACI Virtual Collection Agent allows customers to pay on their own time, with an experience that emulates your best collections agent.¹
- **Innovative Payment Methods** — Adopt new payment methods preferred by younger borrowers, including text-to-pay, mobile wallets and even live chat. ACI offers text message and mobile wallet payments, plus our payment APIs are proven to integrate with a live chat system.

In fact, according to [ACI's Auto Finance Payment Trends Report](#), more than a third of younger borrowers (Gen Z and Millennials) are shifting to a mobile payments channel option.²

...For Less

- **Fewer Calls** — Automobile Acceptance Corp. shifted 10% of their call center payments to self-service within one year of deploying their self-service option³
- **Less Call Time** — With ACI, you can take payments within your call center while lessening your PCI-compliance burden, reducing the need for extended calls or transferring to third-party providers
- **Peace of Mind** — Gain peace of mind working with experts with years of experience in consumer finance compliance and security

And join the 75% of lenders adding new payment options.⁴



ACI Speedpay® Benefits⁵

| Raise Satisfaction 25% With Convenience | Reduce Costs | Save 18% on Security and Compliance Costs |
|--|--|--|
| <p>Meet customer demand for loan servicing convenience</p> <ul style="list-style-type: none"> Text message, mobile wallet, mobile browser, online, IVR, call center API, mail and in-person options ACH, debit card, credit card, cash and check payments | <p>Increase efficiency</p> <ul style="list-style-type: none"> Reduce staff time spent on payments by 19% Cut document delivery costs by 50% Automate your collections 24x7x365 | <p>Increase efficiency</p> <ul style="list-style-type: none"> Use best practices gained from 3,000+ bill payment clients Mitigate data breach risks with secure, state-of-the-art data centers serving 5 of the top 10 U.S. banks |

Payment Experts

Today, ACI serves 6,000+ clients. Looking ahead, ACI is leading the future of less expensive, faster and safer payments by eliminating the middlemen used to send payments today.

ACI does more than power electronic payments — we empower your business success. A top-three bank increased collections five times with ACI Virtual Collection Agent.⁶

Learn more about ACI Speedpay options for better collecting options by visiting aciworldwide.com/consumerfinance.

¹ FiSite Research
² ACI Speedpay Auto Finance Trend Report
³ Automobile Acceptance Corp. case study
⁴ Ovum
⁵ Third-party survey of ACI clients
⁶ ACI client experience

ACI Worldwide is a global leader in mission-critical, real-time payments software. Our proven, secure and scalable software solutions enable leading corporations, fintechs and financial disruptors to process and manage digital payments, power omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with a local presence to drive the real-time digital transformation of payments and commerce.

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