

## Nicholas Financial and ACI Worldwide Increase Payment Options for Customers

*UP Bill Payment Solution makes electronic payment options easy and convenient*

NAPLES, Fla.--(BUSINESS WIRE)-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), announced today that Nicholas Financial, Inc. (NASDAQ: NICK), has selected the [ACI UP Bill Payment Solution](#), providing its customers with the ability to make one-time and recurring debit card and automated clearing house (ACH) payments on their auto loans to help avoid paying late payment charges and additional interest.

Operating a network of 67 branches in 16 states throughout the Southeastern and Midwestern U.S., Nicholas Financial purchases installment sales contracts from automobile dealers for used cars and light trucks, as well as offers direct consumer loans in Florida and North Carolina. Nicholas Financial chose the ACI solution because of its leading bill pay platform—making it easier for customers to pay online or over the phone.

"With increasing regulatory scrutiny in the auto finance market, we stay ahead of the curve on compliance by offering the best loan servicing experiences for our customers," said Todd Stonewall, corporate compliance manager, Nicholas Financial. "The ACI UP Bill Payment Solution helps us achieve this objective and offers a user-friendly intuitive interface. In addition to the more convenient ways to pay loans, our customers also appreciate that they can avoid the late penalties that accrue if a payment is delayed while waiting for a check to arrive."

Mike Braatz, chief product officer at ACI Worldwide, added, "It's important for auto loan companies to encourage the usage of debit card and ACH payments so customers can experience a faster and smoother payment process. The UP Bill Payment Solution makes it easier to pay on time, which enhances the customer relationship."

Electronic Bill Presentment and Payment (EBPP) Services are part of ACI's UP [Bill Payment solution](#). ACI's [Universal Payments](#) (UP) portfolio of solutions orchestrates all aspects of payments processing for any payment type, any channel, any currency and any network.

### About ACI Worldwide

ACI Worldwide, the [Universal Payments](#) (UP) company, powers electronic payments for more than 5,000 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries as well as 300 of the leading [global retailers](#) rely on ACI to execute \$14 trillion each day in payments. In addition, thousands of organizations utilize our electronic bill presentment and payment services. Through our comprehensive suite of software and SaaS-based solutions, we deliver real-time, any-to-any payments capabilities and enable the industry's most complete omni-channel payments experience. To learn more about ACI, please visit [www.aciworldwide.com](http://www.aciworldwide.com). You can also find us on Twitter [@ACI\\_Worldwide](#).

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Source: ACI Worldwide, Inc.

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