

Lendmark Financial Services Exceeds Customer Expectations with ACI Worldwide

ACI drives broader industry acceptance of paying loans via debit card

NAPLES, Fla.--(BUSINESS WIRE)-- <u>ACI Worldwide</u> (NASDAQ: ACIW), a leading global provider of <u>electronic payment and</u> <u>banking solutions</u>, announced today that Lendmark Financial Services has selected its UP <u>Bill Payment Solution</u> to increase consumer convenience and reduce payment processing costs, as more of its customers use debit cards to make payments.

"When it comes to paying bills online, consumers love their debit card. Data from the 2015 ConsumerMonitor Survey Series shows three times as many consumers prefer to pay with debit cards over ACH," said Sarah Grotta, director, Debit Advisory Service, Mercator Advisory Group.

Covington, GA-based Lendmark Financial Services is a rapidly growing company with more than 189 branch locations across 13 states. It offers personal loans, automobile loans, debt consolidation loans and merchant retail sales financing services. In order to best serve its expanding customer base, company executives have worked to increase the ways in which payments can be made; this is why they've selected ACI's comprehensive and integrated <u>electronic bill payment solution</u>, which provides loan servicing simplicity and the ability to make debit card payments.

"Providing our customers with choices is a key component of our growth objectives, which is why we've added debit cards to extend customer-friendly payment options beyond ACH," said Mark Lawrence, CIO, Lendmark Financial Services. "With the help of ACI, our customers no longer need their checkbooks to pay; now they can experience the ease of paying with a debit card from their mobile device, computer or by a toll-free call."

"The option to pay with ACH no longer satisfies many of today's consumers, as evidenced by the top 5 lenders in the U.S. all accepting debit cards, the country's most popular payment type," said Mike Braatz, senior vice president, ACI Worldwide. "Because consumers now expect additional choice, and more specifically, to pay with a card, we're helping finance companies to successfully meet these expectations."

Electronic Bill Presentment and Payment (EBPP) Services are part of ACI's UP <u>Bill Payment solution</u>. ACI's <u>Universal Payments</u> (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 <u>Universal Payments</u> company, powers electronic payments and banking for more than 5,600 financial institutions, retailers, billers and processors around the world. ACI software processes \$13 trillion each day in payments and securities transactions for more than 300 of the leading <u>global retailers</u>, and 21 of the world's 25 largest banks. Through our comprehensive suite of software products and hosted services, we deliver a broad range of solutions for payment processing; card and merchant management; <u>online banking</u>; mobile, branch and voice banking; <u>fraud detection</u>; trade finance; and <u>electronic bill presentment</u> and payment. To learn more about ACI, please visit <u>www.aciworldwide.com</u>. You can also find us on Twitter <u>@ACI_Worldwide</u>.

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Source: ACI Worldwide, Inc.

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