

ACI Worldwide Provides Fresh Approach to Lowering Paper Bill Postage and Printing Expenses

ACI Bill Presentment Services increase consumer convenience and eBilling for consumer finance, insurance, utility and other bills

NAPLES, Fla.--(BUSINESS WIRE)-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading international provider of electronic payment systems, today announced [ACI Bill Presentment Services](#), a new outsourced offering that provides electronic bill presentment tailored for the unique needs of organizations in consumer finance, insurance and utilities. This offering equips these billers to deliver electronic bills and invoices across multiple channels—from mobile to web to call center—with far fewer technology resources.

With pre-integration to a growing list of document processing service providers, Bill Presentment Services leverage existing bill storage to present bills everywhere consumers want to view them, thereby reducing IT costs. Now it's much easier for billers to provide a compelling consumer experience that converts consumers from using high-cost paper bills to low-cost electronic bills.

"The cost of paper bills is the top pain point for billers," said Gwenn Bézard, co-founder and research director, Aite Group. "As 80 percent of bills are still sent through the mail, driving wider acceptance of electronic bill presentment among their customers is a critical goal for many of these billers."

"Billers will continue to struggle with the complexity and cost of paper-based billing systems until they are able to provide a compelling and consistent electronic bill presentment and payment experience that addresses all the ways that a consumer wants to transact—via mobile device, web or call center. Yet, providing consumers with a ubiquitous billing experience has traditionally been difficult, as it requires an integrated multi-channel approach to automate the whole process—including initial notification, viewing the bill, paying the bill, turning off paper invoicing and, if necessary, providing due-date reminders," said Sanjay Kumar, vice president and product line manager, ACI Worldwide. "We developed Bill Presentment Services to address all of these challenges. We deliver a system for billers that provides the integrated, consumer-friendly experience needed to make adoption of electronic billing much easier."

Bill Presentment Services equip billers with the following capabilities in an effort to maximize consumer convenience and move their customers away from paper—ultimately saving costs. Bill Presentment Services:

- **Cut the cost of paper bills and invoices.** Consumers can turn off their paper bills without worry of missing payments thanks to intelligent reminders. And with easy access to current and historical bills anytime and anywhere, consumers no longer need to save their paper bills. The Bill Presentment Services prompt consumers to turn off their paper bills, enabling paper suppression from the mobile device, desktop computer and call center.
- **Deliver convenient bill and invoice access across channels.** With Bill Presentment Services, consumers can view full PDFs of current and historical bills from the convenience of mobile devices or desktop computers. Call center customer service representatives can view full bills to answer consumer inquiries and turn off paper bills.
- **Simplify implementation and management.** Bill Presentment Services come pre-integrated with the document processing service providers that store the electronic bills for billers. This one easy connection enables the delivery of bill presentment across all channels, freeing up technology resources.

ACI's Bill Presentment Services are part of the ACI [Bill Payment Engine™](#), a sophisticated outsourced processing platform that orchestrates all of the complexity of electronic bill presentment and payment (EBPP) processing to deliver the best results possible. According to Aite Group, ACI is the industry's fastest growing biller direct electronic bill payment provider.

ACI will be showcasing Bill Presentment at the Utility Payment Conference (booth #207), September 30-October 3 in Houston; and at the EMACS Conference (booth #306), October 8-11 in Atlanta.

About ACI Worldwide

ACI Worldwide powers electronic payments and banking for more than 2,600 financial institutions, retailers, billers and processors around the world. ACI software enables \$13 trillion in payments each day, processing transactions for more than 250 of the leading global retailers, and 18 of the world's 20 largest banks. Through our integrated suite of software products and hosted services, we deliver a broad range of solutions for payments processing; card and merchant management; online

banking; mobile, branch and voice banking; fraud detection; trade finance; and electronic bill presentment and payment. To learn more about ACI, please visit www.aciworldwide.com. You can also find us on Twitter @ACI_Worldwide.

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