

## TruMark Financial® Credit Union to Save 50 Percent with New Payment Processing Automation from ACI Worldwide

*ACI Universal Payments improve payment efficiencies for leading credit union*

NAPLES, Fla.--(BUSINESS WIRE)-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [electronic payment and banking solutions](#), announced today that TruMark Financial has selected ACI One-Time Payments, a service within its UP [Bill Payment solution](#), to reduce [loan payment processing](#) costs.

With nearly 20 branches and more than 100,000 members, TruMark Financial is one of the largest financial institutions in Southeast Pennsylvania. As the credit union's member base has increased, senior management realized payment processes and efficiencies could be greatly streamlined. TruMark Financial plans to reduce loan payment processing with efficient debit card payments, replacing more costly paper payments. The credit union also expects that adding debit cards and email reminders will assist with loan payment ease and timeliness.

After conducting a competitive search, TruMark Financial selected ACI One-Time Payments, a quick-capture payments service that enables borrowers to make debit card or ACH payments via the web, mobile device, IVR, live agent or API. One-Time Payments allows financial institutions to control payment options, processing costs and branding with total security and compliance. With this service, TruMark Financial can tailor its electronic payment systems solutions to meet its members and business needs, making accounts receivable operations more efficient and member-friendly.

"Our vision from the day we opened our doors more than 75 years ago has been to be the first place our members turn for all their financial needs. We strive to provide the best loan servicing experiences—and that includes offering multiple payment options," said David Obarowski, executive vice president and COO, TruMark Financial. "ACI helps us deliver on this vision, not only providing valuable service benefits to our members, but considerable savings; in fact, we expect to realize an ROI within 12 months."

"When it comes to loan servicing, it's all about ease of use and efficiency," said Eric Labiak, senior vice president, ACI Worldwide. "TruMark Financial realized that automating its payments processing would result not only in faster collection of payments, but also in lower operational costs as well as new payment channels and services to its evolving member base. We're glad to help drive TruMark Financial's payments processes."

TruMark Financial is hosting One-Time Payments in ACI's secure and fully compliant data centers, which host banking and payment solutions for more than 4,000 financial institutions, retailers and billers.

ACI will be hosting its annual [ACI Technovation conference](#) (Sept 14-16 in Chicago), bringing together leading community banks and credit unions like TruMark Financial, exploring trends in technology and financial services innovation.

### About ACI Worldwide

ACI Worldwide, the [Universal Payments](#) 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 [global retailers](#), and 18 of the world's 20 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; [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](http://www.aciworldwide.com). You can also find us on Twitter [@ACI\\_Worldwide](#).

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