## A Simple Way for Customers To Resolve Past-Due Accounts

## Customize and Personalize Offers for Better Results

An intuitive strategy manager allows you to match the right offers with the right consumers. Making real-time offers during the consumer's website session increases the likelihood of acceptance, immediate payments and satisfactory completion of the arrangement.

- Target different sets of consumers, different types of debt and different strategies so you can make the right offers

- Continually improve, test and quickly apply new collection concepts

- Directly translate your expertise into more collections without first having to translate it into a software project

## Proven Results by the Numbers

Just as most consumers prefer to pay their bills online, many also prefer to resolve collections on their own for an unpaid account.* A top-five credit card issuer performed a five-month test between its legacy process and the new process with ACI Virtual Collection Agent as a fully branded part of the card issuer's website and communications. Some of the results:

## Save Money

ACI Virtual Collection Agent is easy to own and offers unequaled control of the collections process. It guides consumers through scheduling and making payments, eliminating the need for any interaction with live agents.

• Control the content and rules within your collection site using the strategy manager

• Manage your site quickly and without costly engagements with professional services

## Simplify Security and Compliance

As part of the ACI Speedpay solution, ACI Virtual Collection Agent can be fully incorporated without adding an additional compliance burden. The solution was developed on collections best practices, financial industry requirements, IT industry guidelines and internet security standards.

The ACI Speedpay solution is continually adding new, innovative and popular payment options to help you drive revenue and satisfy your consumers. For more information on our billing, payment and disbursement solutions, please visit _____.

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.