

# Drive Incremental Revenue Through Digital Installments

Meet increasing demand with ACI Speedpay®


## The Consumer Opportunity



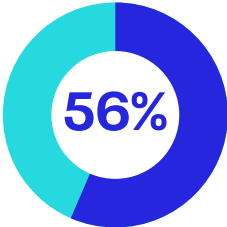
**26 million** consumers don't have a credit score




**19 million** have outdated, incomplete credit scores



**3 in 5** would spend more with extended credit<sup>1</sup>





would **shop more frequently** if they could **divide a large purchase into interest-free installments**<sup>2</sup>





Don't forego **3-5% of the principal with ACI Speedpay**


## Meet Their Needs with Enhanced Buy Now, Pay Later Capabilities

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**Increase sales** and **expand your customer segment** by offering anytime, anywhere flexible payment options, including web, mobile and in-person cash payments
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**Raise engagement** with mobile wallet integration and complement your existing private label card program
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**Adjust payment terms** to fit consumer needs with ACI® Virtual Collection Agent™, part of the ACI Speedpay solution
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**Provide a budgeting tool** to increase satisfaction and brand loyalty
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**Issue refunds** quickly and efficiently with ACI Speedpay: Disbursement Services



ACI Speedpay also includes ACI® moBills™, an award-winning technology that offers **seamless bill presentment, notification and payments** — right on consumers' smartphones.

## The Business Benefits



Gain **cross-sell opportunities** via dynamic digital communication options



**Reduce costs** with transaction-based pricing instead of interchange or discount rates



Deploy ready-made communication and marketing materials to **increase sales**

Expand your customer base today! Visit [aciworldwide.com/solutions/digital-installments](https://aciworldwide.com/solutions/digital-installments) to learn more.

### About ACI Speedpay

ACI Speedpay is an integrated suite of bill presentment and payment services that empowers the success of thousands of clients. The solution's mobile wallet billing and payments capability improves the consumer experience while reducing costs.

<sup>1</sup> Consumer Financial Protection Bureau  
<sup>2</sup> 451 Research — "Evolving consumer payment behavior elevates the importance of the checkout experience"