

Trademark/Service Mark Application, Principal Register

Serial Number: 88614016

Filing Date: 09/12/2019

The table below presents the data as entered.

Input Field	Entered
SERIAL NUMBER	88614016
MARK INFORMATION	
*MARK	ACI SPEEDPAY
STANDARD CHARACTERS	YES
USPTO-GENERATED IMAGE	YES
LITERAL ELEMENT	ACI SPEEDPAY
MARK STATEMENT	The mark consists of standard characters, without claim to any particular font style, size, or color.
REGISTER	Principal
APPLICANT INFORMATION	
*OWNER OF MARK	ACI Worldwide Corp.
*STREET	6060 Coventry Drive
*CITY	Elkhorn
*STATE (Required for U.S. applicants)	Nebraska
*COUNTRY	United States
*ZIP/POSTAL CODE (Required for U.S. and certain international addresses)	68022
LEGAL ENTITY INFORMATION	
TYPE	corporation
STATE/COUNTRY OF INCORPORATION	Nebraska
GOODS AND/OR SERVICES AND BASIS INFORMATION	
INTERNATIONAL CLASS	036
*IDENTIFICATION	Electronic payment and processing services, namely, processing electronic payments made through prepaid cards, credit cards, debit cards, electronic funds transfer, ACH, electronic check and electronic payments; transmission and processing of bill payment data; and the processing, clearing and settling of financial transactions
FILING BASIS	SECTION 1(a)
FIRST USE ANYWHERE DATE	At least as early as 09/01/2019
FIRST USE IN COMMERCE DATE	At least as early as 09/01/2019
SPECIMEN FILE NAME(S)	
	SPE0-20934196130-20190906094021488979 . ACI SPEEDPAY -

ORIGINAL PDF FILE	Specimen.pdf
CONVERTED PDF FILE(S) (15 pages)	\\TICRS\EXPORT17\IMAGEOUT17\886\140\88614016\xml1\RFA0003.JPG
	\\TICRS\EXPORT17\IMAGEOUT17\886\140\88614016\xml1\RFA0004.JPG
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	\\TICRS\EXPORT17\IMAGEOUT17\886\140\88614016\xml1\RFA0017.JPG
SPECIMEN DESCRIPTION	copies of flyers showing use of the mark in connection with the services
ATTORNEY INFORMATION	
NAME	Roberta L. Christensen
ATTORNEY DOCKET NUMBER	12103-5065
ATTORNEY BAR MEMBERSHIP NUMBER	XXX
YEAR OF ADMISSION	XXXX
U.S. STATE/ COMMONWEALTH/ TERRITORY	XX
FIRM NAME	Koley Jessen P.C., L.L.O.
INTERNAL ADDRESS	One Pacific Place, Suite 800
STREET	1125 S 103rd Street
CITY	Omaha
STATE	Nebraska
COUNTRY	United States
ZIP/POSTAL CODE	68124
PHONE	402-390-9500
FAX	402-390-9005
EMAIL ADDRESS	ip@koleyjessen.com
AUTHORIZED TO COMMUNICATE VIA EMAIL	Yes
OTHER APPOINTED ATTORNEY	David A. Goeschel
CORRESPONDENCE INFORMATION	
NAME	Roberta L. Christensen

FIRM NAME	Koley Jessen P.C., L.L.O.
INTERNAL ADDRESS	One Pacific Place, Suite 800
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PHONE	402-390-9500
FAX	402-390-9005
*EMAIL ADDRESS	ip@koleyjessen.com
*AUTHORIZED TO COMMUNICATE VIA EMAIL	Yes
FEE INFORMATION	
APPLICATION FILING OPTION	TEAS RF
NUMBER OF CLASSES	1
APPLICATION FOR REGISTRATION PER CLASS	275
*TOTAL FEE DUE	275
*TOTAL FEE PAID	275
SIGNATURE INFORMATION	
SIGNATURE	/La Dell Diaz/
SIGNATORY'S NAME	La Dell Diaz
SIGNATORY'S POSITION	SVP - Legal for ACI Worldwide Corp.
SIGNATORY'S PHONE NUMBER	4027781743
DATE SIGNED	09/11/2019

Trademark/Service Mark Application, Principal Register

Serial Number: 88614016

Filing Date: 09/12/2019

To the Commissioner for Trademarks:

MARK: ACI SPEEDPAY (Standard Characters, see [mark](#))

The literal element of the mark consists of ACI SPEEDPAY. The mark consists of standard characters, without claim to any particular font style, size, or color.

The applicant, ACI Worldwide Corp., a corporation of Nebraska, having an address of
6060 Coventry Drive
Elkhorn, Nebraska 68022
United States

requests registration of the trademark/service mark identified above in the United States Patent and Trademark Office on the Principal Register established by the Act of July 5, 1946 (15 U.S.C. Section 1051 et seq.), as amended, for the following:

International Class 036: Electronic payment and processing services, namely, processing electronic payments made through prepaid cards, credit cards, debit cards, electronic funds transfer, ACH, electronic check and electronic payments; transmission and processing of bill payment data; and the processing, clearing and settling of financial transactions

In International Class 036, the mark was first used by the applicant or the applicant's related company or licensee or predecessor in interest at least as early as 09/01/2019, and first used in commerce at least as early as 09/01/2019, and is now in use in such commerce. The applicant is submitting one(or more) specimen(s) showing the mark as used in commerce on or in connection with any item in the class of listed goods/services, consisting of a(n) copies of flyers showing use of the mark in connection with the services.

Original PDF file:

[SPE0-20934196130-20190906094021488979 . ACI SPEEDPAY - Specimen.pdf](#)

Converted PDF file(s) (15 pages)

[Specimen File1](#)
[Specimen File2](#)
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[Specimen File4](#)
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[Specimen File6](#)
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[Specimen File10](#)
[Specimen File11](#)
[Specimen File12](#)
[Specimen File13](#)
[Specimen File14](#)
[Specimen File15](#)

The applicant hereby appoints Roberta L. Christensen. Other appointed attorneys are David A. Goeschel. Roberta L. Christensen of Koley Jessen P.C., L.L.O., is a member of the XX bar, admitted to the bar in XXXX, bar membership no. XXX, and the attorney(s) is located at

One Pacific Place, Suite 800
1125 S 103rd Street
Omaha, Nebraska 68124
United States
402-390-9500(phone)
402-390-9005(fax)

ip@koleyjessen.com (authorized).

The attorney docket/reference number is 12103-5065.

Roberta L. Christensen submitted the following statement: The attorney of record is an active member in good standing of the bar of the highest court of a U.S. state, the District of Columbia, or any U.S. Commonwealth or territory.

The applicant's current Correspondence Information:

Roberta L. Christensen
Koley Jessen P.C., L.L.O.
One Pacific Place, Suite 800
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Omaha, Nebraska 68124
402-390-9500(phone)
402-390-9005(fax)
ip@koleyjessen.com (authorized).

Email Authorization: I authorize the USPTO to send email correspondence concerning the application to the applicant, the applicant's attorney, or the applicant's domestic representative at the email address provided in this application. I understand that a valid email address must be maintained and that the applicant or the applicant's attorney must file the relevant subsequent application-related submissions via the Trademark Electronic Application System (TEAS). Failure to do so will result in the loss of TEAS Reduced Fee status and a requirement to submit an additional processing fee of \$125 per international class of goods/services.

A fee payment in the amount of \$275 has been submitted with the application, representing payment for 1 class(es).

Declaration

Basis:

If the applicant is filing the application based on use in commerce under 15 U.S.C. § 1051(a):

- The signatory believes that the applicant is the owner of the trademark/service mark sought to be registered;
- The mark is in use in commerce on or in connection with the goods/services in the application;
- The specimen(s) shows the mark as used on or in connection with the goods/services in the application; and
- To the best of the signatory's knowledge and belief, the facts recited in the application are accurate.

And/Or

If the applicant is filing the application based on an intent to use the mark in commerce under 15 U.S.C. § 1051(b), § 1126(d), and/or § 1126(e):

- The signatory believes that the applicant is entitled to use the mark in commerce;
 - The applicant has a bona fide intention to use the mark in commerce on or in connection with the goods/services in the application; and
 - To the best of the signatory's knowledge and belief, the facts recited in the application are accurate.
- To the best of the signatory's knowledge and belief, no other persons, except, if applicable, concurrent users, have the right to use the mark in commerce, either in the identical form or in such near resemblance as to be likely, when used on or in connection with the goods/services of such other persons, to cause confusion or mistake, or to deceive.
- To the best of the signatory's knowledge, information, and belief, formed after an inquiry reasonable under the circumstances, the allegations and other factual contentions made above have evidentiary support.
- The signatory being warned that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001, and that such willful false statements and the like may jeopardize the validity of the application or submission or any registration resulting therefrom, declares that all statements made of his/her own knowledge are true and all statements made on information and belief are believed to be true.

Declaration Signature

Signature: /La Dell Diaz/ Date: 09/11/2019

Signatory's Name: La Dell Diaz

Signatory's Position: SVP - Legal for ACI Worldwide Corp.

Payment Sale Number: 88614016

Payment Accounting Date: 09/12/2019

Serial Number: 88614016

Internet Transmission Date: Thu Sep 12 11:01:13 EDT 2019
TEAS Stamp: USPTO/BAS-XXX.XX.XXX.XXX-201909121101135
79117-88614016-6103dadfb82d3e9b0873a9fba
c219e01af843653362434cbf597f4fc076195f68
-CC-01126292-20190906094021488979

ACI SPEEDPAY

FEATURES AT A GLANCE

CONVENIENCE TODAY

- Point-of-sale payments processed as online payments, removing EMV liability
- Compatible with multiple point-of-sale card readers
- Offers a wide variety of payment options

SECURITY

- Powers secure payments acceptance with point-to-point encryption (P2PE)
- Maximizes payments acceptance while mitigating risk

SECURE POINT-OF-SALE PAYMENTS

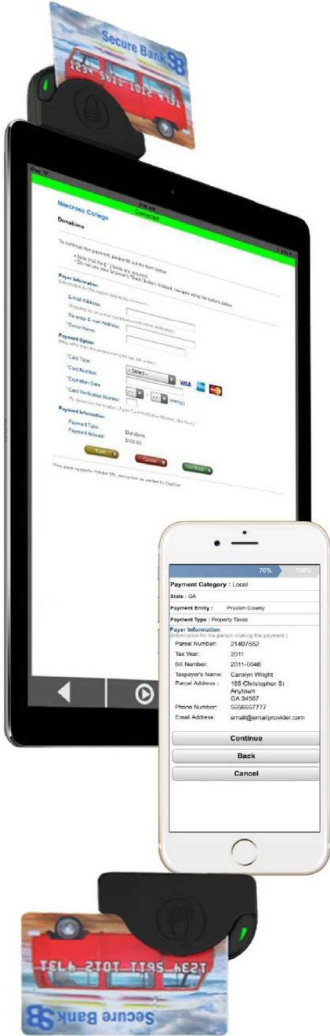
Consumers expect easy and secure ways to pay in person. Point-of-sale (POS) payments, one of the many payment channels offered by ACI Speedpay™, enables you to accept debit and credit card payments in person. POS payments is on ACI's product roadmap for Q4 2019.



THE MARKET CHALLENGE

Consumer expectations are growing and diverging. Some want to pay by text message, while others prefer setting up recurring payments online — and the list goes on and on. Offering mobile, web, interactive voice response, call center, mail and POS payment options satisfies consumers but can create operational headaches if you select multiple vendors.

SECURE MOBILE POS PAYMENTS



THE ACI SOLUTION

Multiple device support

- Ingenico IPP 320, ISC 250, Tetra Desk 3000, Tetra Move 5000, Tetra Desk 5000 devices
- Option for card readers that do not need to be plugged in
- Easy card reader installation and setup
- Card entry types include swipe, manual and EMV

Multiple merchant acquirer support

- Elavon, Vantiv, First Data, Moneris, PNC, Worldpay, Bank of America, Global Payments, Heartland, Wells Fargo, Chase, TSYS, Comdata, American Express, givex

Multiple layers of security at POS

- Fully Payment Card Industry (PCI) Data Security Standard (DSS) compliant
- Reduce PCI-compliance exposure by not storing or transmitting card data in your network
- Data is 128-bit encrypted in transit, 256-bit encrypted at rest

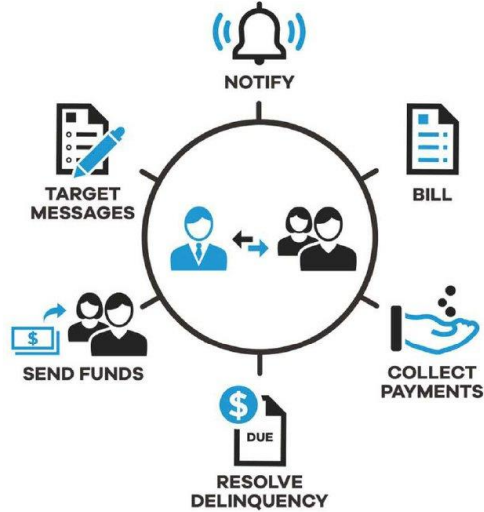
PCI-validated P2PE

- **Process:** Secure processes are documented and both staff and customers are properly educated
- **Software applications:** Application prevents the storage of unencrypted card data within the customer environment
- **Payment devices:** Payment devices are ordered using a chain of custody process from an approved manufacturer
- **Logistics:** Payment devices are securely received by an approved facility, injected and deployed to the customer location
- **Physical security:** Secure management (chain of custody) of devices is maintained by the customer at all times

POS payments is one of many different channels offered by ACI Speedpay — a comprehensive platform proven to raise consumer satisfaction 25%¹.

ACI SPEEDPAY TRANSFORMS
THE ENTIRE PAYMENTS EXPERIENCE

ACI Worldwide®, the Universal Payments® (UP®) company, powers electronic payments for more than 5,300 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our electronic bill presentment and payment services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's private cloud, we provide real-time, immediate payments capabilities and enable the industry's most complete omni-channel payments experience.



ACI does more than power electronic payments — we empower your business success.

See survey results of the payment options other leaders are planning to deploy to improve satisfaction and security — visit aciworldwide.com/billpayinsights.

LEARN MORE

[WWW.ACIWORLDWIDE.COM](http://www.aciworldwide.com)

[@ACI_WORLDWIDE](https://twitter.com/aci_worldwide)

CONTACT@ACIWORLDWIDE.COM

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¹ Third-party survey of ACI customers

FEATURES AT A GLANCE

CUSTOMER SATISFACTION

- Consumers get paid quickly and easily
- Real-time debit card, ACH and check payments
- Payments clearing in real time

SECURE

- Industry-leading security according to Verizon Business Security assessment
- Positive pay/payee
- Stop payments

INFORMATIVE

- Eliminates operator/analyst keying and decision errors
- Increases positive dispute case resolution rates
- Reconciliation file delivery
- Your staff can initiate payment refunds and re-issue payments

FAST AND SECURE DISBURSEMENT SERVICES

Take the headaches and inefficiencies out of sending money to consumers. Part of ACI's comprehensive ACI Speedpay™ solutions, ACI Disbursement Services™ improve customer service, reporting and security. Some of the nation's largest corporations use ACI's electronic disbursement service for situations like credit card balance transfers, overpayment, the return of prepaid funds, refund of fees, insurance claims, loyalty rewards and more. Plus, with ACI's economies of scale, you save money on disbursements.



Get a complete package to manage and maintain outgoing payments based on your business rules. For real-time disbursements, you can send instructions to initiate a payment using ACI's application programming interface (API). For check and ACH payments, ACI's Disbursement Services let you use preferred or existing file specifications.

- You send the instruction file to ACI
- ACI checks the file for errors and duplicate disbursement
- ACI sends out the money
- You pull the response and adjustment files back through the same secure process as you would traditional payments activity

MARKET CHALLENGE

Typically, using your employees to send payments to consumers costs more than one dollar per payment. These days, outsourcing provides significant cost savings. Organizations can no longer justify sticking with the status quo when there is an easier, more cost-effective solution.



SPEED AND ACCURACY MEANS IMPROVED CUSTOMER SERVICE

- ACI's solution releases payments quicker
- Consumers enjoy good service if they call since ACI provides real-time reporting
- Using a web-based tool, consumers service representatives can see check copies, whether the check has cleared and the clearing date
- For check payments, representatives can take action, such as stop, stop and refund, and stop and re-issue

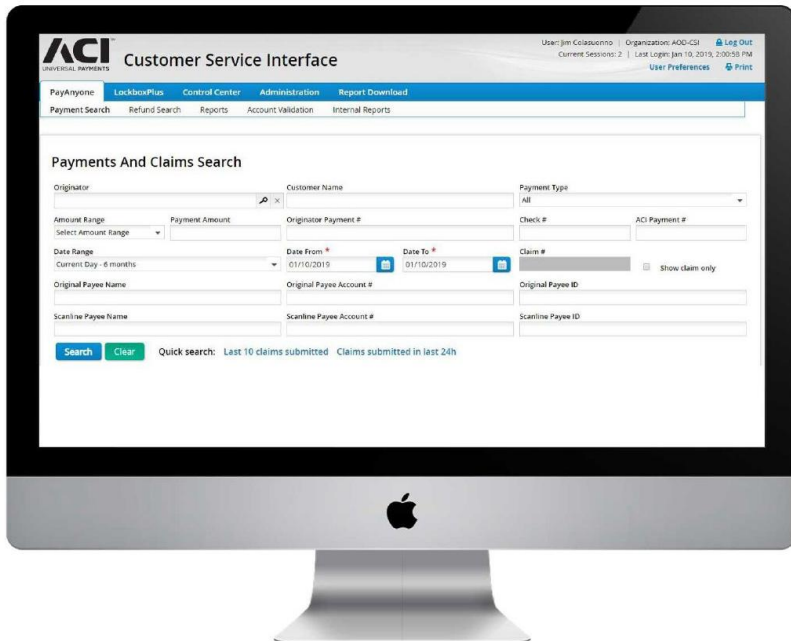
YOU ARE IN CONTROL WITH DISBURSEMENT SERVICES

- For real-time disbursements, you as the client own the bank account
- You decide how the funds will be sent to the consumer — in real time using their debit card, check or ACH — allowing you to manage how funds disburse
- Draw checks from an account that you own and manage or on an account that ACI owns and manages
- Using our Corporate Draft Model, checks are printed by ACI on an account owned by you — meaning you maintain ownership of the funds and manage the clearing of consumers' checks
- Using the ACI Draft Model, ACI prints the checks on an account owned by ACI
- We manage the clearing of consumers' checks and can provide copies of cleared checks to you through a web-based interface

ENHANCE REPORTING WITH ACI®'S CUSTOMER SERVICE INTERFACE

- Get comprehensive payments insight and management
- Efficiently administer and manage the entire payments lifecycle, ensuring accurate credit and refund management
- Access information including full details of disbursements that have been processed or disbursed
- Web-based reporting protects against fraudulent activity and automates reconciliation activities
- Receive reconciliation information using one file to update an internal system with the status of their disbursements

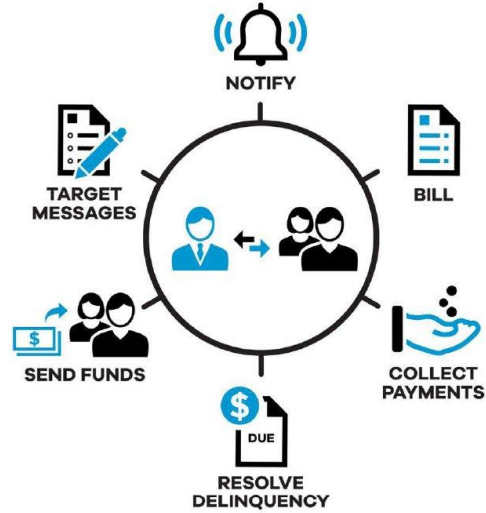
CUSTOMER SERVICE INTERFACE



Disbursement Service is one of many different services in UP Bill Payment solutions — a comprehensive, integrated platform proven to raise customer satisfaction 25%.

ACI SPEEDPAY SOLUTIONS TRANSFORM THE ENTIRE PAYMENTS EXPERIENCE

ACI Worldwide®, the Universal Payments® (UP®) company, powers electronic payments for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI® to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our electronic bill presentment and payment services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's private cloud, we provide real-time, immediate payments capabilities and enable the industry's most complete omni-channel payments experience.



LEARN MORE

-  WWW.ACIWORLDWIDE.COM
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AFL6979 09-19

ACI does more than power electronic payments — we empower your business success.

See where organizations are investing to improve their payment systems — visit aciworldwide.com/billpayinsights



FEATURES AT A GLANCE

ENHANCE THE CONSUMER EXPERIENCE



- Send money to consumer or small business bank accounts in near real time (30 minutes or less)¹
- Initiate transaction by simply asking consumers to provide their debit card number
- Reach nearly 100% of U.S. Visa, Mastercard and STAR debit cards

SECURE PAYMENTS



- Secure funding solution immediately pushes funds to debit cards with built-in authentication and risk management to stop fraud in its tracks
- Enabled by ACI's industry-leading security — as rated by an independent audit of payment processing companies²

IMPROVE REPORTING



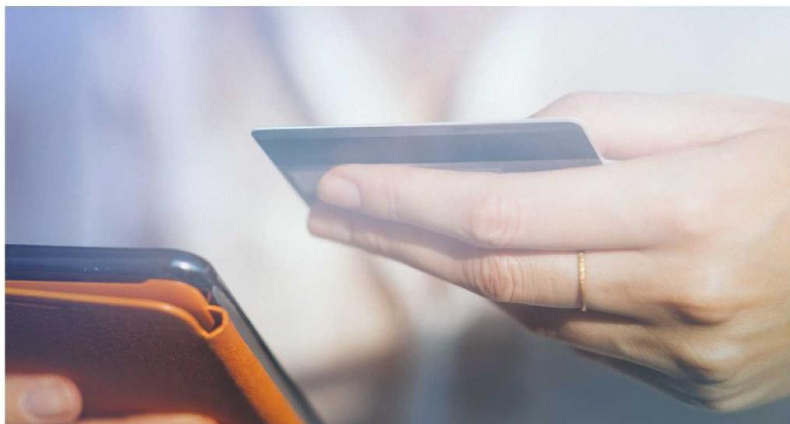
- Track consumers and the money you send them quickly and easily
- Simplify reporting and reconciliation without waiting for consumers to deposit checks

IMPROVE YOUR CONSUMERS' EXPERIENCE WITH REAL-TIME DISBURSEMENTS

Commerce today is moving to “instant,” “on-demand” and “fast.” Expectations for immediate access to money is changing the way consumers and businesses send and receive payments.

To compete effectively, you need to provide a frictionless, digital payments experience that meets fast-changing consumer preferences and omni-channel payment challenges.

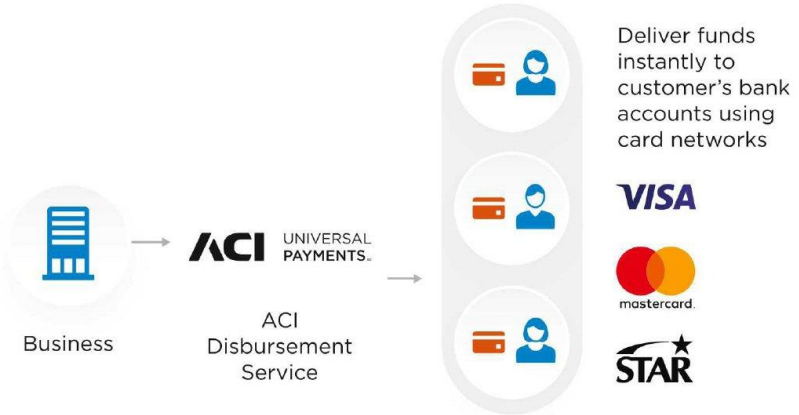
ACI® Disbursements Services™, part of ACI's comprehensive ACI Speedpay™ solutions, allows you to send money to your consumers' bank accounts in real-time using their debit card.³ Debit card disbursements use Visa Direct and Mastercard Send, real-time payments platforms backed by two of the world's largest electronic payment networks.



THE MARKET CHALLENGE

75% of consumers say speed is important when receiving a disbursement payment, yet most disbursement payments take two or more days to arrive.⁴ This can lead to a poor consumer experience, but thankfully, things are changing... fast. The number of faster disbursements is expected to grow more than 100% from 2019 to 2021.⁵

 THE NUMBER OF FASTER DISBURSEMENTS IS EXPECTED TO GROW MORE THAN 100% FROM 2019 TO 2021.⁵



HOW REAL-TIME DISBURSEMENTS WORK

You can use real-time disbursements for:

- Claims
- Reimbursements
- Refunds⁶
- Rebates
- Payouts
- Loan distributions
- Government benefits
- Many other payments

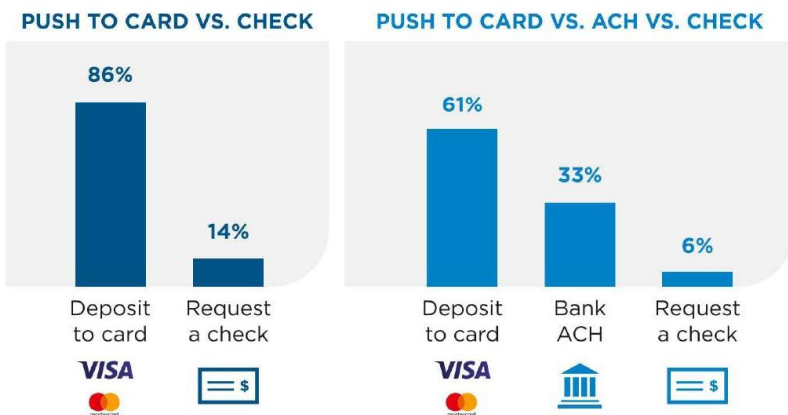
THE ACI® ADVANTAGE

Make happy consumers

- Offer a convenient way to disburse funds to your consumers on the debit cards they already carry
- Provide an easier and faster option than ACH or check disbursements. Most consumers surveyed consider a debit card number to be more convenient than ACH.
- 82% of consumers surveyed would be more likely to work with a business that offers fast disbursements through pushing money to a debit card⁷
- Send money faster when consumers are displaced due to a natural disaster or students move apartments

82% OF CONSUMERS SURVEYED WOULD BE MORE LIKELY TO WORK WITH A BUSINESS THAT OFFERS FAST DISBURSEMENTS THROUGH PUSHING MONEY TO A DEBIT CARD.⁷

CONSUMER DISBURSEMENT PREFERENCES



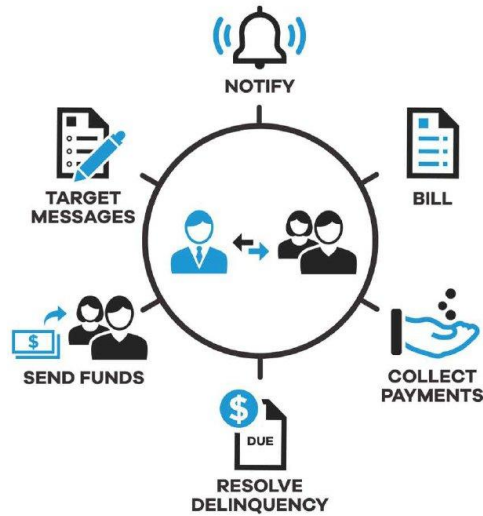
Source: Visa Digital Disbursements: Consumer Preferences Survey, 2017

Save money

- Sending real-time electronic payments comes at a lower cost than printing and mailing checks
- Real-time payments are integrated with ACH and check disbursement options from ACI
- Send money to multiple recipients electronically and avoid the hassle of multi-party checks⁸

Disbursements Services is one of many different services in ACI Speedpay solutions — a comprehensive, integrated platform proven to raise customer satisfaction 25%.⁹

ACI SPEEDPAY SOLUTIONS TRANSFORM THE ENTIRE PAYMENTS EXPERIENCE



ACI Worldwide[®], the Universal Payments[®] (UP[®]) company, powers electronic payments for more than 5,300 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI[®] to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our electronic bill presentment and payment services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's private cloud, we provide real-time, immediate payments capabilities and enable the industry's most complete omni-channel payments experience.

ACI does more than power electronic payments — we empower your business success. See why organizations are adding real-time payments by visiting our real-time payments resource center go.aciworldwide.com/Real-Time-Payments-Resource-Center.html.

LEARN MORE

-  WWW.ACIWORLDWIDE.COM
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 AFL6981 09-19



¹ Actual fund availability varies by financial institution. U.S. issuers must make funds available to cardholders within a maximum of 30 minutes of approving the transaction.
² Verizon Business Security Assessment
³ Debit card disbursements is on ACI Speedpay solutions product roadmap for 2019
⁴ PYMNTS.com Disbursements Satisfaction Index
⁵ Mercator Advisory Group
⁶ Student refunds or refunds for overpayment can use debit cards, but many other types of refunds like returned merchandise will use the same payment method used for the initial payment.
⁷ Digital Disbursements Consumer Preferences Survey was commissioned by Visa and conducted by SevenDesign via Ask Your Target Market, among 2,000 active U.S. debit card users (2017)
⁸ Multi-party disbursements is in ACI's product roadmap for 2019
⁹ Third-party survey of ACI Speedpay solutions clients

FEATURES AT A GLANCE

BETTER CUSTOMER EXPERIENCE



- Receive mobile alerts
- View bills from wallet already on phone
- Pay right from the phone

LOWER COST



- Reduce customer service calls up to 33%
- Improve paperless billing by up to 24%
- Lower early stage delinquency by up to 4%¹

EASY TO OFFER



- Quick integration
- No app to build or maintain
- Simple to personalize content, offers and alerts

MOBILE WALLET BILLING AND PAYMENT

Just like smartphones changed the way we look at pictures, smartphones are also changing how we receive bills. Millions of Americans now receive their bills in Apple and Google mobile wallets. Mobile wallets are one of the many billing and payment channels offered in the ACI Speedpay™ solutions. See how mobile wallet billing and payment improves the consumer experience while reducing costs.

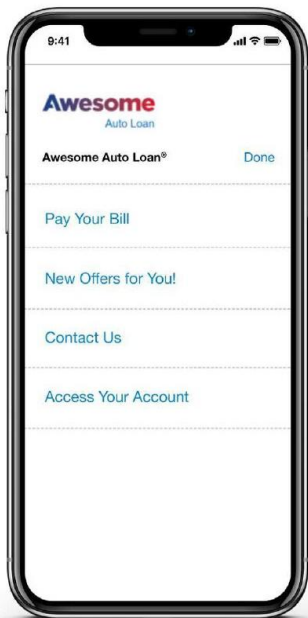


THE MARKET CHALLENGE

66% of bills and statements still go through the mail and 39% of consumers have to call with questions about their account.² To address this challenge, corporations are sending bills down the same path as transit tickets and boarding passes, going from paper to mobile wallets. This not only prevents costly paper bills and postage, but also gives consumers always-on access to information that keeps them from calling.



EASIER CONSUMER EXPERIENCE



PERSONALIZE MOBILE MARKETING OFFERS

THE ACI SOLUTION EASIER CONSUMER EXPERIENCE

To view and pay bills, consumers simply look at their smartphone and:

1. See a notification their bill is due
2. Tap to open the bill in the Apple or Google wallet on their phone (the same place airplane boarding passes are stored)
3. See how much they owe and the due date
4. Tap to go to the mobile-optimized payments site
5. Tap once more to pay from their existing funding source

ENHANCE PAYMENT ALERTS

- Reminders to pay and payment confirmations pop up right on consumers' smartphones
- Late payment notifications
- Cancellation and disconnect warnings

PERSONALIZE MOBILE MARKETING OFFERS

- Link consumers to other valuable products, services and programs directly from the bill
- Built-in segmentation capability
- Direct connections to sales fulfillment

SEND URGENT SERVICE ALERTS

- Notify of pending weather or other issues in real time
- Segment notices by affected regions, even households
- Provide tips to protect consumers and their property

BOOST DIGITAL ENGAGEMENT

- Link to consumers' complete statements and product documents
- Save postage by delivering other account-related notices digitally
- Multiple bills stored in consumers' mobile wallets

SEND REAL-TIME BILLING, SERVICE OR MARKETING ALERTS

IMPROVE CUSTOMER SERVICE

- Direct link to contact customer service representatives
- Show consumers how to access usage charts
- Link to appropriate forms (e.g., updating contact information)
- Access to links to track and communicate reimbursements

SIMPLE CONSUMER ENROLLMENT

- Consumers can enroll online through text message, email or even a QR code on the paper statement
- No need to download an app or visit a website, as the mobile wallet is already built into consumers' phones

ENHANCE EXISTING MOBILE APPS

- Existing downloadable mobile apps can promote and allow consumers to install mobile wallet billing and payments
- Mobile wallet bills can promote downloading your existing mobile apps
- Transactions, statements and cross-sell pushed to your existing mobile app from mobile wallet bill
- Single sign-on from mobile wallet to your existing app

“APP LIGHT” (INSTEAD OF APP)

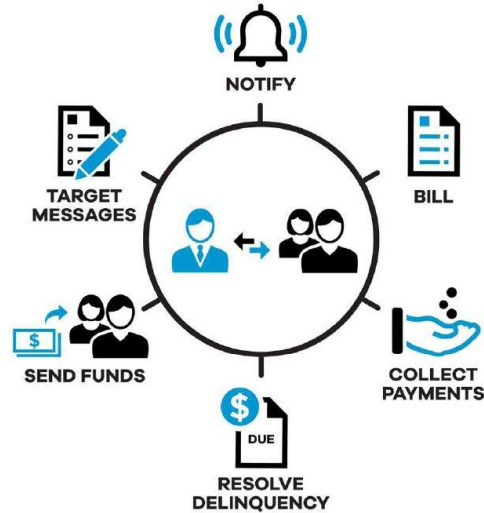
Mobile wallet bills offer an easier alternative to developing a downloadable mobile app.

- Summary bill presentment in one glance
- Two taps to pay
- Real-time data is always accurate
- No app to download, update or find
- No password to access app

ACI Speedpay solutions can also send bills to any device (mobile, tablet, desktop, print) and accept payments via mobile browser, text message, web, phone, in-person and mail.³

Mobile wallet billing and payment is one of many different channels within ACI Speedpay solutions — a comprehensive platform proven to raise consumer satisfaction 25%.⁴

ACI SPEEDPAY SOLUTIONS TRANSFORM THE ENTIRE PAYMENTS EXPERIENCE



ACI Worldwide®, the Universal Payments® (UP®) company, powers electronic payments for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI® to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our electronic bill presentment and payment services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's private cloud, we provide real-time, immediate payments capabilities and enable the industry's most complete omni-channel payments experience.

LEARN MORE

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ACI does more than power electronic payments — we empower your business success.

See survey results of the new payment options other executives are planning to deploy to improve satisfaction — visit aciworldwide.com/billpayinsights.



¹ Walletron client results
² InfoTrends and Aite Group
³ Mail payments through Three Point Alliance partner
⁴ Third-party survey of ACI customers